



## Pre – Insurance

# Medical Examination Portal Operational Manual

Branch Underwriter Login

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# About This Guide

This User Guide familiarizes the Branch Underwriter with various features and functionalities of the Medical Examination Report (MER) web portal integrated with PREMIA application to underwrite a proposal in a systematic and step-wise manner.

## OBJECTIVES

The main objectives of this document are:

- Introduce you to all the features available in the application
- Familiarize you with the various conventions used in the product
- To function as a reference manual and user guide to all the functionalities and features of this application
- Help you perform various setups and transactions by guiding you through the relevant screens methodically

## DOCUMENT ICON LIBRARY

In order to draw your attention to certain important points, icons are used as easy indicators. Use this Document Library to identify these icons in the user guide.

Icons	Description
	A note or additional information useful to you
	Important information that you need to keep in mind while using the application
	Provides you details of error messages encountered in the application

## Introduction

For any issuance of a policy, medical checkup is mandatory for insured of age 50 years and above. This is done to ascertain the existence of pre existing disease. If there is any pre existing disease then the details have to be mentioned in policy contract to express the conditions. If there is any such case then the policy is not converted or the coverage is not provided for the particular hospitalization.

Insurance is a product that is supposed to cover people with similar risk at similar cost. While two people are proposing for a health insurance and one is with a symptom of disease and the second one is healthy. Risk of the first person falling ill is much higher compared to the second person. In case an insurance company decides to offer them policy, then it will not be fair to charge both of them with the same premium, as the risks they face are different.

So the insurance company will charge a higher premium or exclude hospitalization benefit of Pre Existing Diseases or impose additional conditions or reject the proposal. There may be various problems in the human body which are unknown to proposer. Only when the proposer undergo a medical checkups, will come to know about these issues from the medical tests conducted that may have critical impact on health at a later stage.

### ABOUT MEDICAL EXAMINATION REPORT (MER) PORTAL

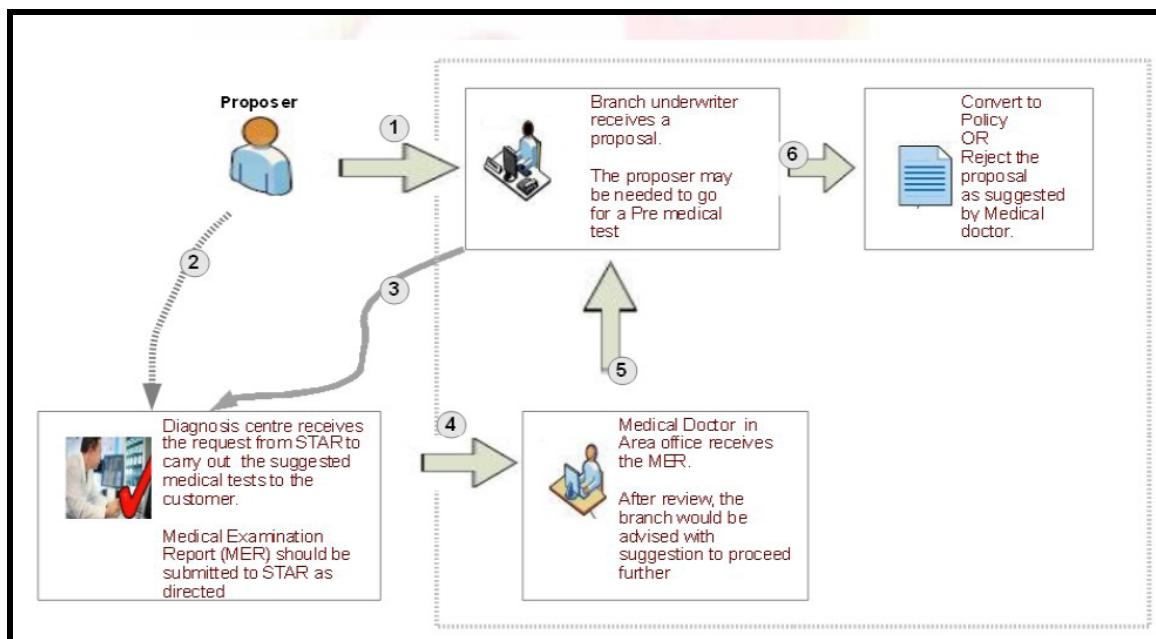
The Medical Examination Report portal is tightly integrated with PREMIA enabling seamless operation between Operating Offices, Diagnostic Labs, Area / Zonal / Corporate Doctors and Claims department. It allows you to implement PED (Pre-existing Disease) coding as per IRDA (Insurance Regulatory Development Authority) guidelines. The portal also facilitates

- Automatic selection of Medical test packages based on Age and Sum Insured
- The uniform coding of PED
- Capturing ICD codes in proposal level
- Systematized payment of lab fees

The portal provides you with different log-in facility like

- Underwriter
- Diagnostic Lab
- Area / Zonal / Corporate Doctors. The Area/ Zonal/Corporate Doctors are only authorized to select PED in web portal from list of values which will automatically fetch in to PREMIA. Policy Schedule will display the relevant wordings of PED selected by the Doctors.

## Operation Flow of Pre-Insurance – Medical Diagnostic



### UNDERWRITER LOGIN

While a proposer approaches a health insurer to get a health insurance policy, then as per contract, the proposer should be utmost good faith in disclosing the existing facts of the subject matter. But there may be various problems in the human body which are unknown to the proposer.

When a branch underwriter receives a proposal, the operational step that is followed to underwrite a policy is detailed below:

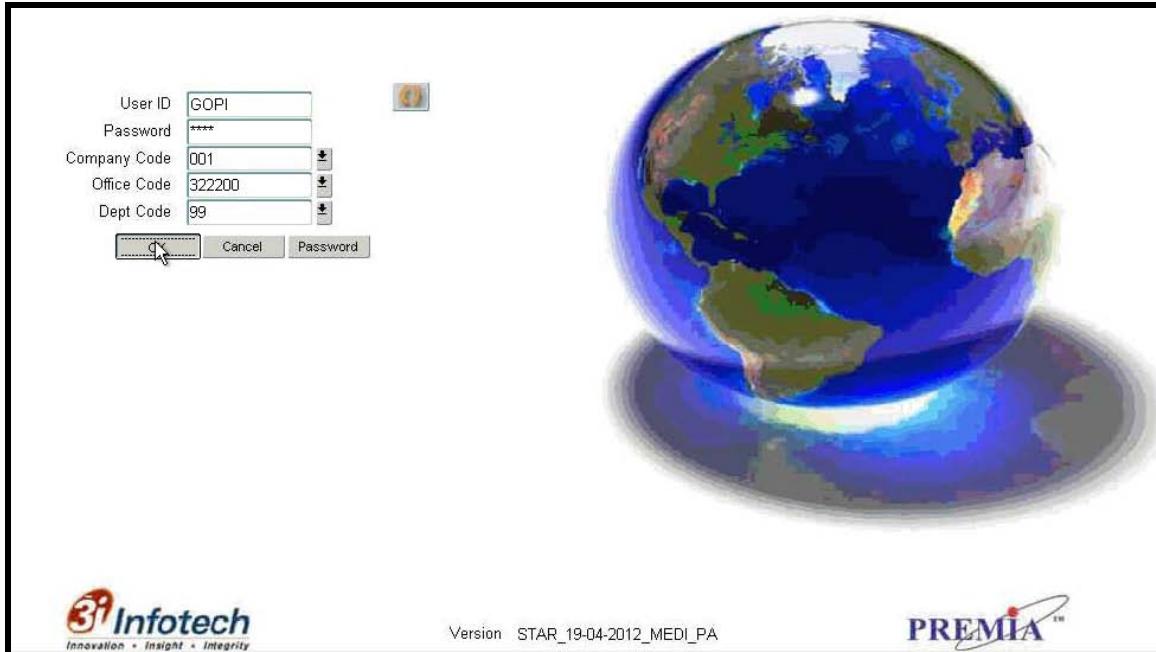
1. A proposer approaches to a STAR branch for a health insurance policy.
2. Underwriter with the support of 'Underwriting Guidelines' directs the proposer to undergo medical checkups.
3. Underwriter suggests for a Medical Diagnosis and the details are communicated through the Medical Diagnostic Portal (web portal) which is accessible by Diagnostic center. The request would be in queue of Diagnostic center log in.
4. Proposer visits the Diagnostic center as per appointment fixed and at the same time the Diagnostic Center receives the request from STAR to carry out the suggested medical tests to the customer.
5. Diagnostic center conducts the medical test of proposer and uploads the reports in web portal and the Medical Examination Report (MER) is submitted to STAR.
6. STAR office Medical Doctor in Area Office reviews the reports and proposal documents and records his suggestions in the web portal.
7. Underwriter proceeds with the medical doctor's suggestion on the proposal – whether to accept or reject the proposal.
  - a. If the proposal and medical report is not fulfilling the underwriting requirement, the underwriter rejects the proposal
  - b. If the proposal is accepted with some limitations and conditions, the proposal is accepted with expressed conditions

- Underwriter converts the accepted proposal to policy.

## Logon to PREMIA

To capture Proposer details,

- Logon to PREMIA application.
- Enter the URL provided to you in the address bar of the Internet Explorer screen and then click 'Go'. The PREMIA application login screen is displayed as shown below:



- Enter the valid and unique ID provided to you in 'User ID'. On entering, the system displays the corresponding 'Company Code', 'Office Code' and 'Dept Code' in the respective fields.
- Enter the corresponding password in 'Password'.
- Click 'OK' to login.
- Click 'Password' to reset the password.

	The system displays the message "Authentication Failed" if a wrong password is entered.
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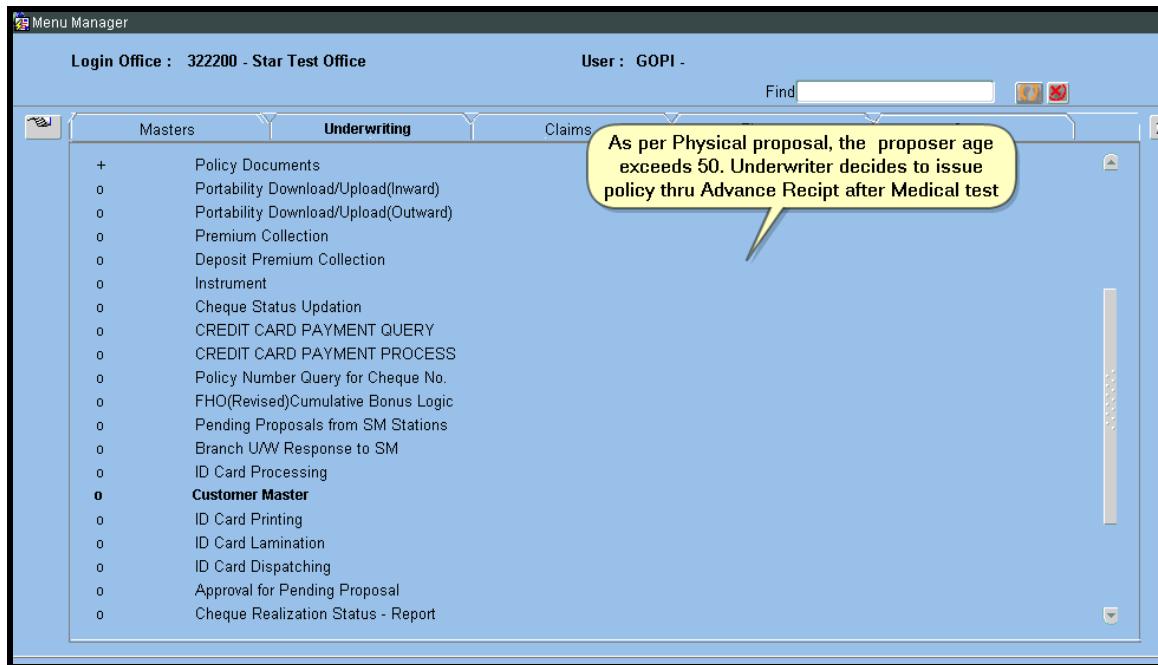
## Home Page

On successful login, the system displays the PREMIA application. The Branch Underwriter enters the proposal details in PREMIA application to generate the proposal.

### Capture New Customer Details

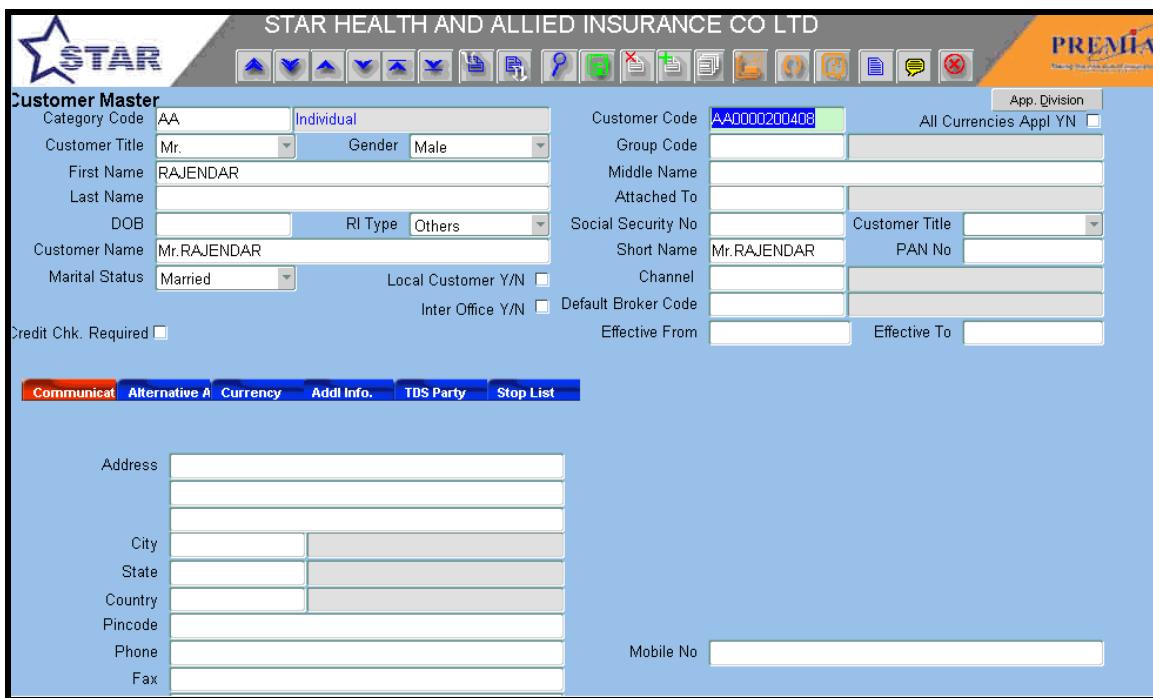
To create new customer,

1. Click **Underwriting > Customer Master** menu to view the screen as shown below:



As per physical proposal, if the Proposer age exceeds 50 years, the Underwriter decides to issue policy through Advance Receipt after medical test.

2. Click 'Customer Master' menu to view the screen as shown below:



STAR HEALTH AND ALLIED INSURANCE CO LTD

**Customer Master**

Category Code	AA	Individual	Customer Code	AA0000200408	App. Division
Customer Title	Mr.	Gender	Group Code	All Currencies Appl YN <input type="checkbox"/>	
First Name	RAJENDAR		Middle Name		
Last Name			Attached To		
DOB			Social Security No		
Customer Name	Mr.RAJENDAR		Customer Title		
Marital Status	Married	Local Customer Y/N <input type="checkbox"/>	Short Name	Mr.RAJENDAR	PAN No
		Inter Office Y/N <input type="checkbox"/>	Channel		
Credit Chk. Required	<input type="checkbox"/>	Default Broker Code			Effective From
					Effective To

Buttons: Communicate, Alternative A, Currency, Addl Info., TDS Party, Stop List

Address:

City:

State:

Country:

Pincode:

Phone:

Fax:

Mobile No:

3. Enter the mandatory details in the respective fields.

	The Customer code is to be created for new Customers.
---	---

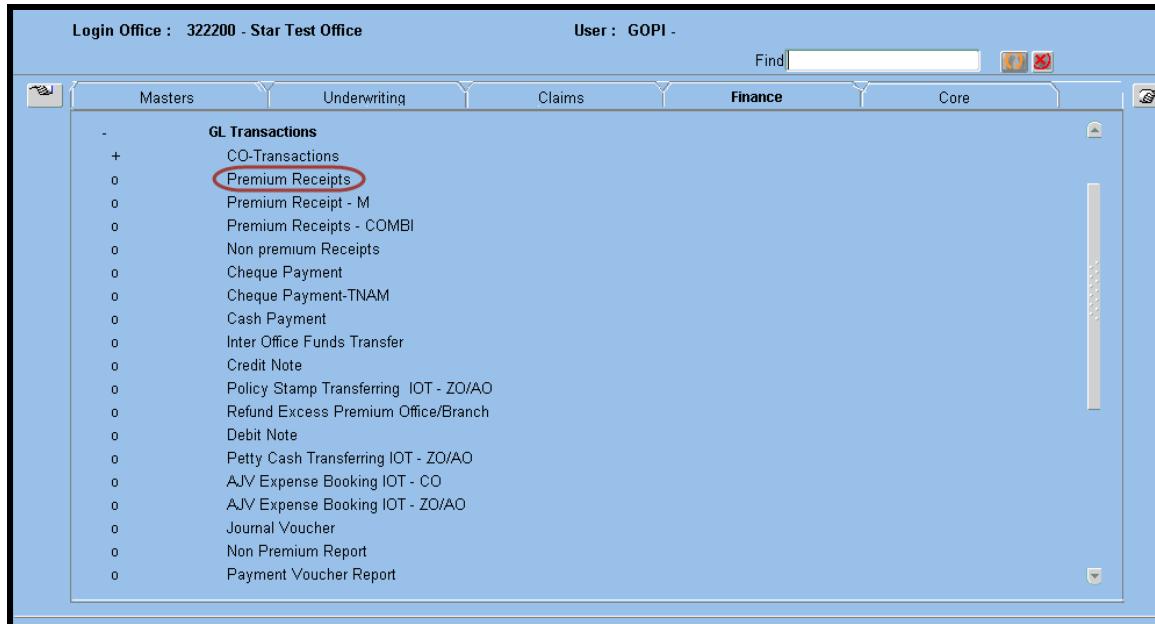
4. Click 'Save' to save the entered customer details. On saving the details the 'Customer Code' is automatically generated.

## Capture Advance Receipts Details

The Branch Underwriter enters the premium receipts details in PREMIA application to receive premium in advance from the customer.

To receive premium in advance from the customer,

1. Click **Finance > Transactions > GL Transactions > Premium Receipts** menu to view the screen as shown below:



2. Click 'Premium Receipts' menu to view the screen as shown below:

3. By default, the system displays the following information in the header block:

- Doc Date

- Doc No
- Due Date
- Currency
- Currency Total
- Department

4. Enter the following details in the corresponding fields:

- Narration
- Customer Name

5. Enter or select from the LOV, the 'Division'. Based on the selection, the name of the division is displayed in the adjacent field.

6. Enter the proposal form number.

7. Enter or select from the LOV, the 'Mode of Pay'. Based on the selection, the type of pay mode is displayed in the adjacent field.

8. Click 'Details' tab to view the screen as shown below:

9. Enter or select from the LOV, the 'Main A/c'. Based on the selection, the name of the main account is displayed in the adjacent field.

10. Enter or select from the LOV, the 'Sub A/c'. Based on the selection, the name of the sub account is displayed in the adjacent field.

11. By default, the system displays the following information in the 'Voucher Line Allocation Codes' window:

- Division
- Department

12. Enter or select from the LOV, the 'Analysis Cd 1'. Based on the selection, the name of the analysis code 1 is displayed in the adjacent field.

Entire account details entered in the 'Voucher Line Allocation Codes' window is automatically defaulted (highlighted) in the 'Premium Receipt' main screen as shown below:

GOPI	11/05/2012	<input type="button" value="Submit"/>							
Doc. Date	11/05/2012	Doc No.	11-01	1130000212	Due Date	11/05/2012	<input type="button" value="Fixed JV"/>		
Manual Ref No		Manual Ref Date			Currency	INR	<input type="button" value="Voiding"/>		
Division	322200	Star Test Office			Control Total	20,000.00	<input type="button" value="TDS Cr Entry"/>		
Department	99	ACCOUNTS							
Narration	RAJENDAR								
Customer Name	MEDICLASSIC POLY PREMIUM								
Amend Reason		Amend No.	0	Date		Party Code		Order No	
<input type="button" value="Flex"/>	<input type="button" value="Details"/>	<input type="button" value="Default VLAC"/>	<input type="button" value="Standard Para"/>	<input type="button" value="Approval History"/>					
Account Description	Currency	FC Amount	INR	LC Amount	Dr/Cr	Activity Code-1	Activity Code-2	<input type="button" value="A/C Details"/>	
Mr.RAJENDAR	INR	20		Cr				<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
								<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
								<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
								<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
								<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
Main A/c	8000	PREMIUM CONTROL ACCOUNT				Total Dr.		<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
Sub A/c	AA0000200408	Mr.RAJENDAR				Total Cr.		<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
Division	322200					Net Amount	.00	<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
Department	99	ACCOUNTS						<input type="button" value="Match"/>	<input type="button" value="Detail File"/>
Only Cd-1	ADV	Advance Receipt						<input type="button" value="Match"/>	<input type="button" value="Detail File"/>

13. Enter the FC Amount (foreign currency amount) value. On pressing TAB, the LC (local currency) amount gets automatically defaulted in the respective field.
14. Click 'Save' to save the entered transaction details. On saving the transaction details, a debit line entry gets automatically generated for the credit entry as shown below:

GOPI	11/05/2012					<input type="button" value="Submit"/>	
Doc. Date	11/05/2012	Doc No.	11-01	1130000212	Due Date	11/05/2012	
Manual Ref No		Manual Ref Date					
Division	322200	Star Test Office		Currency	INR	Control Total	
Department	99	ACCOUNTS		20,000.00			
Narration	RAJENDAR						
Customer Name	MEDICLASSIC POLY PREMIUM						
Amend Reason		Amend No.	0	Date		Party Code	
						Order No	
Flex		Details	Default VLAC	Standard Para	Approval History		
Account Description		Currency	FC Amount	INR	LC Amount Dr/Cr	Activity Code-1	Activity Code-2
Mr.RAJENDAR		INR	20,000.00	20,000.00	Cr		
TEST OFFICE-COLLECTION ACCOUNT		INR	20,000.00	20,000.00	Dr		
Main A/c	8000	PREMIUM CONTROL ACCOUNT				Total Dr.	20,000.00
Sub A/c	AA0000200408	Mr.RAJENDAR				Total Cr.	20,000.00
Division	322200	Star Test Office				Net Amount	.00
Department	99	ACCOUNTS					
Any Cd-1	ADV	Advance Receipt					

15. Click 'Approve' option under the 'Actions' menu at the top of the screen as shown below:

File Edit Block Record Query Favorites Actions Help

STAR H ALLIED INSURANCE CO LTD PREMIA

GOPI 11/05/2012 Submit

Doc. Date 11/05/2012 Doc No. 11-01 1130000212 Due Date 11/05/2012 Fixed JV

Manual Ref No Manual Ref Date 11/05/2012 Voiding

Division 322200 Star Test Office Currency INR Control Total 20,000.00 TDS Cr Entries

Department 99 ACCOUNTS

Narration RAJENDAR

Customer Name MEDICLASSIC POLY PREMIUM

Amend Reason Amend No. 0 Date Party Code Order No

Flex Details Default VLAC Standard Para Approval History

A/C Details Match Detail Flex

Account Description	Currency	FC Amount	INR	LC Amount	Dr/Cr	Activity Code-1	Activity Code-2
Mr.RAJENDAR	INR	20,000.00	20,000.00	Cr			
TEST OFFICE-COLLECTION ACCOUNT	INR	20,000.00	20,000.00	Dr			

Main A/c 8000 PREMIUM CONTROL ACCOUNT Total Dr. 20,000.00

Sub A/c AA0000200408 Mr.RAJENDAR Total Cr. 20,000.00

Division 322200 Star Test Office Net Amount .00

Department 99 ACCOUNTS

16. On clicking the 'Approve' option the following approval confirmation window is displayed as shown below:

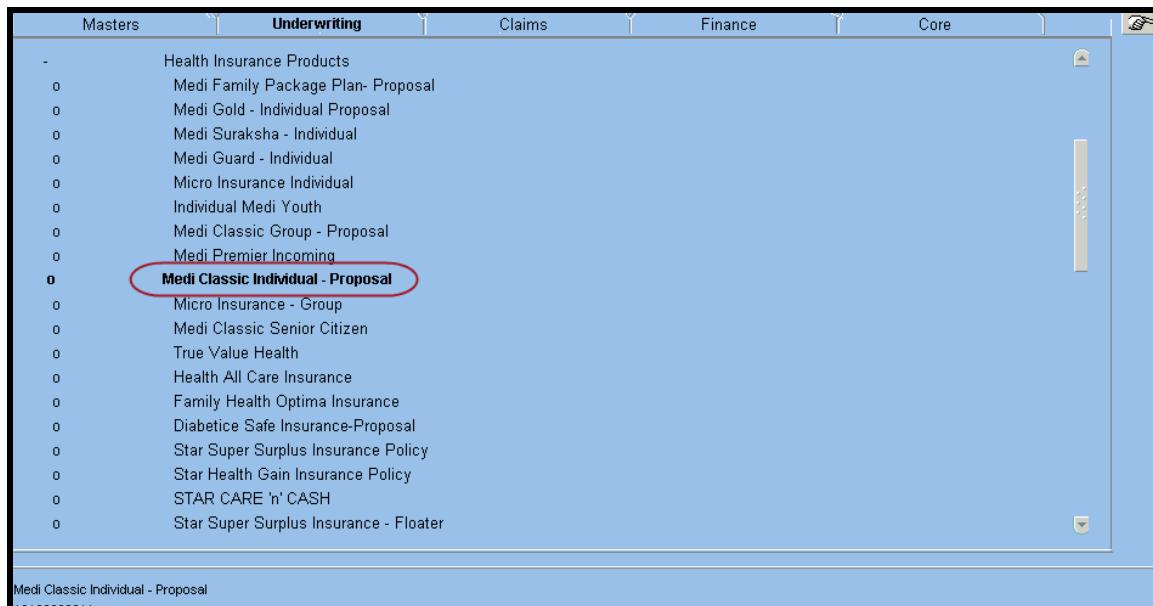


17. Click 'Approve' to approve the premium receipt transaction.

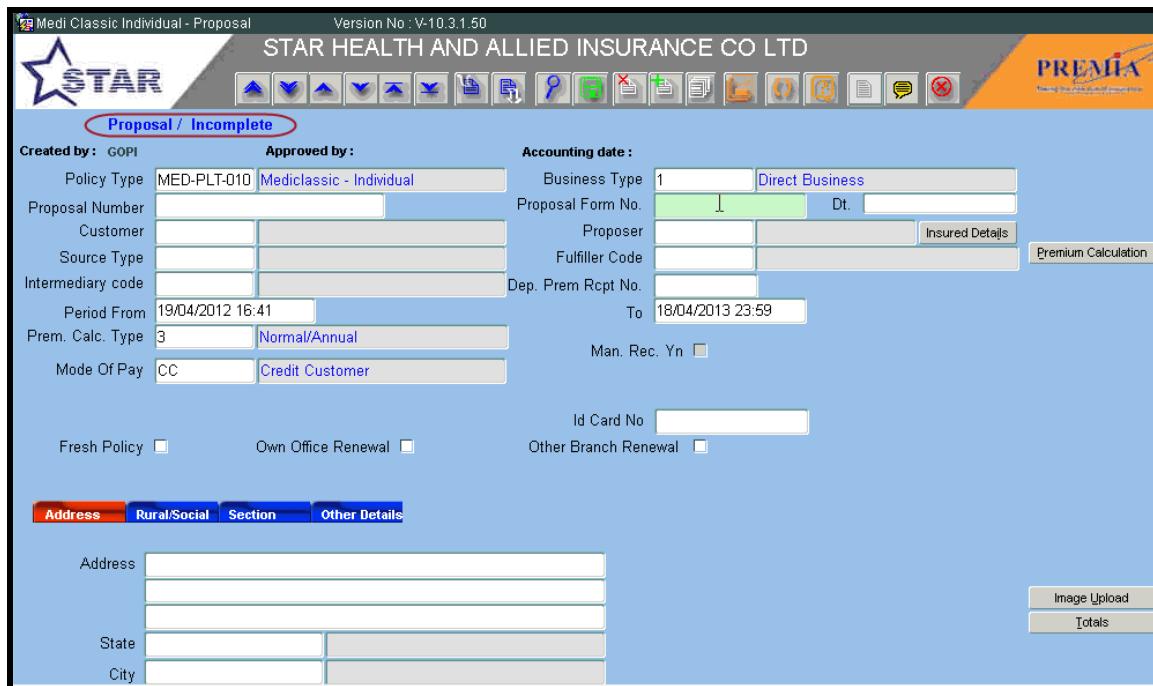
## CAPTURE MEDI CLASSIC INDIVIDUAL PROPOSAL DETAILS

To create Medi classic individual proposal (advance receipt),

1. Click **Underwriting > Advance Receipt Proposal > Miscellaneous > Health Insurance Products** menu.



2. Click **Medi Classic Individual – Proposal** menu. The system displays the Underwriting screen as shown below:

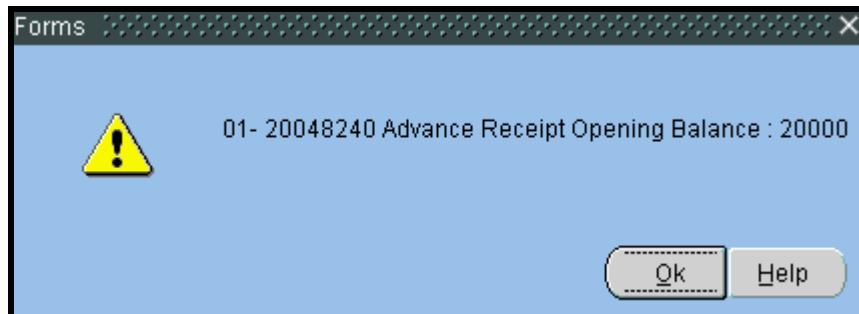


The screenshot shows the 'Medi Classic Individual - Proposal' screen. The 'Proposal / Incomplete' tab is selected. The form includes fields for 'Created by' (GOPI), 'Approved by' (Mediclassic - Individual), 'Accounting date' (Business Type: Direct Business), 'Proposal Number' (MED-PLT-010), 'Customer' (Customer ID), 'Source Type' (Source ID), 'Intermediary code' (Intermediary ID), 'Period From' (19/04/2012 16:41), 'To' (18/04/2013 23:59), 'Prem. Calc. Type' (3 Normal/Annual), 'Mode Of Pay' (CC Credit Customer), and 'Proposer' (Proposer ID). The 'Address' tab is selected at the bottom, showing fields for 'Address', 'State', and 'City'.

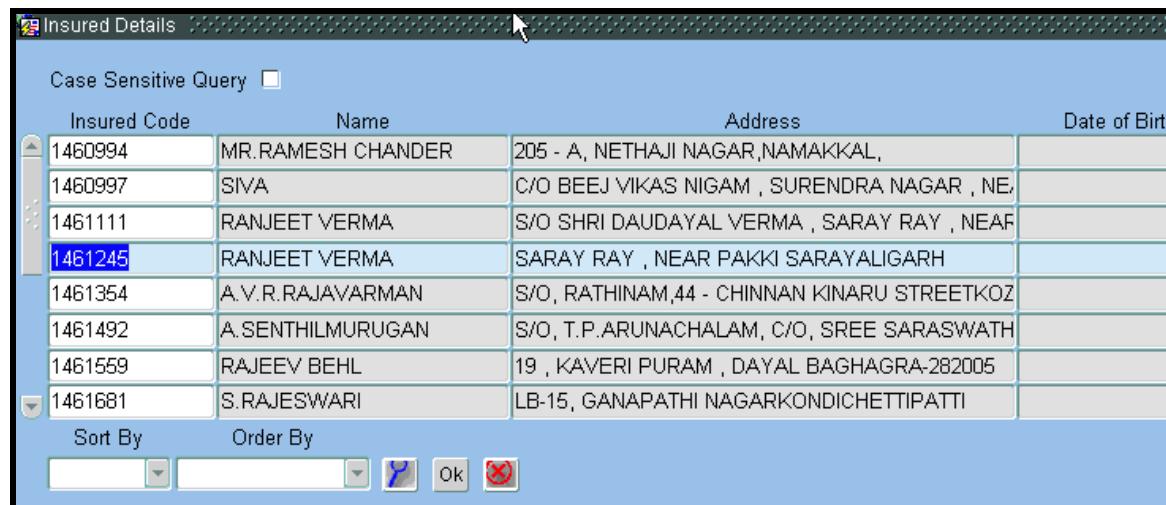
The status of the proposal (as highlighted in the screen above) is 'Incomplete'.

## Capture Header Details

1. By default, the system displays the following proposal information in the header block:
  - Policy Type – Medi classic - Individual
  - Period From / To
  - Prem Calc Type - 3 – Normal/Annual
  - Mode of Pay - CC – Credit Customer
  - Business Type
2. Enter the following information in the corresponding fields:
  - Proposal Form No
  - Date (date of proposal)
3. Enter or select from the LOV, the 'Customer'. Based on the selection, the name of the customer is displayed in the adjacent field. The system displays the following message in the pop-up window as shown below:



4. Enter or select from the LOV, the insured details in the 'Proposer' field. Based on the selection, the address details get automatically populated in the 'Address' tab.



Insured Code	Name	Address	Date of Birth
1460994	MR.RAMESH CHANDER	205 - A, NETHAJI NAGAR,NAMAKKAL,	
1460997	SIVA	C/O BEEJ VIKAS NIGAM , SURENDRA NAGAR , NE,	
1461111	RANJEET VERMA	S/O SHRI DAUDAYAL VERMA , SARAY RAY , NEAF	
1461245	RANJEET VERMA	SARAY RAY , NEAR PAKKI SARAYALIGARH	
1461354	A.V.R.RAJAVARMAN	S/O, RATHINAM,44 - CHINNAN KINARU STREETKOZ	
1461492	A.SENTHILMURUGAN	S/O, T.P.ARUNACHALAM, C/O, SREE SARASWATH	
1461559	RAJEEV BEHL	19 , KAVERI PURAM , DAYAL BAGHAGRA-282005	
1461681	S.RAJESWARI	LB-15, GANAPATHI NAGARKONDICHETTIPATTI	

5. Enter or select from the LOV, the 'Intermediary code'. Based on the selection, the system displays the 'Source type' as '1 - Direct'.
6. Enter or select from the LOV, the issue office code in 'Fulfiller Code' field. Based in the selection the description is displayed in the adjacent field. The system displays the

information about the Sales Manager directly reporting to Branch and above as shown below:



7. Select the 'Fresh Policy' check box to specify that the proposal is fresh.

## Capture Details Section

8. Click 'Address' tab to view the address details of the proposer as shown below:

Address	Rural/Social	Section	Other Details
Address	S/O SHRI DAUDAYAL VERMA , SARAY RAY , NEAR PAKKI SARAI ALIGARH		
State			
City			
PIN Code			
Country			

9. Click 'Rural/Social' tab to enter the IRDA details as shown below:

Address	Rural/Social	Section	Other Details
IRDA Class Code	4		
IRDA Type			
State			
District			
Taluk / Tehsil			

10. Click 'Section' tab. The system displays the selected section code as shown below:

Address	Rural/Social	Section	Other Details
Sr. No	Section Code	Description	Risk Information
1	MED-SEC-010	Mediclassic - Individual	

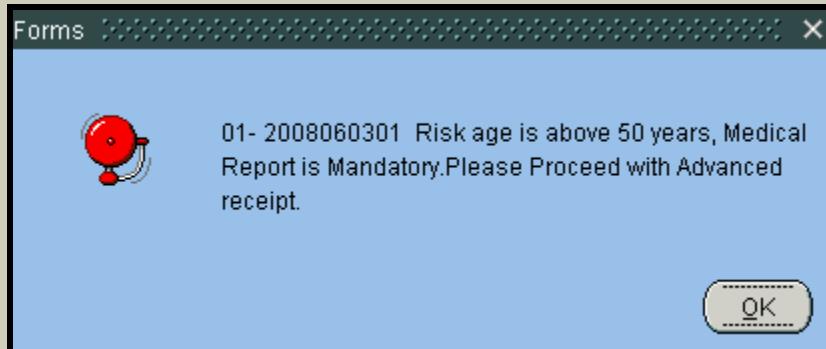
## Capture Risk Information

11. Click 'Risk Information'. On clicking the system displays the Insured Person Details screen as shown below:

12. Enter the insured details in the respective fields :

- S.No – Serial number of the insured person
- ID card YN – Enter ‘Yes’ or ‘No’ to specify whether ID is available or not.
  - o If ‘Yes’, this specifies that the insured person holds an ID card of STAR HEALTH and the system does not generate new ID card number.
  - o The Id Card No is displayed under ‘Id Card No’ field. You are allowed to select the relevant ID card number
- Name – Enter the name of the insured person
- Sex – Specify the sex of the insured person. The description is automatically displayed in ‘Sex Description’ field
- Relationship with the Proposer – Enter or select from the LOV, the relationship of the insured person with the proposer. The description is automatically displayed in ‘Relationship Description’ field
- Date of Birth – Enter the date of birth of the insured person. On entering, the system automatically populates the details under ‘Age in years’ and ‘Age in months’ fields.
- Age in years – Enter the age of the insured person in years. On entering the age, the system displays the age of the insured person in months

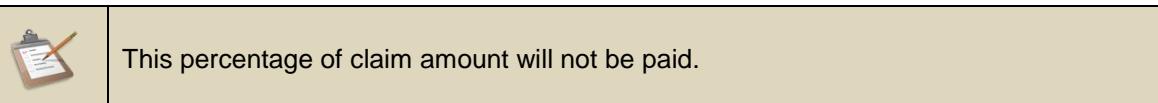
If the age of the insured person is above 50 years then the system displays the confirmation message as shown below:



Click 'OK' to proceed.

- ❑ Occupation – Enter or select from the LOV, the occupation of the insured person. The description is automatically displayed in 'Occupation Description' field
- ❑ Sum Insured – Enter the sum insured amount. The MER check box is automatically selected if the risk age exceeds 50 (as highlighted in the screen below).

- Pre-existing Disease – Enter pre-existing disease, if any for the insured person
- Voluntary Co-pay – Enter the deductible percentage. The description is automatically displayed in 'Voluntary Co-pay Description' field



13. Click 'Save' to save the insured details entered. On saving, the following buttons gets enabled in the screen:

- ❑ Portability/PED
- ❑ Cover
- ❑ Disc Loading

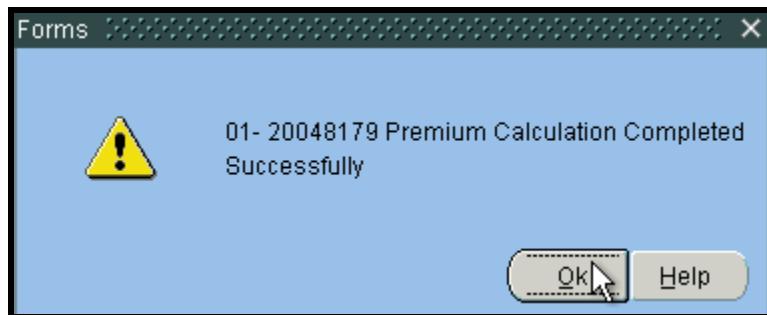
	Enter the remaining insured person details within the family, and then click 'Save'.
---	--

14. Click 'Close' to exit the 'Insured Person Dtls' screen.

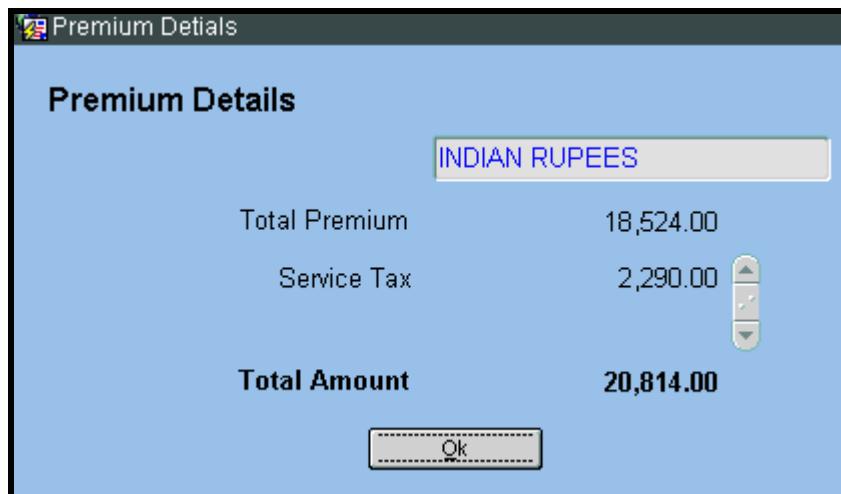
## Calculate Premium

After entering the risk details,

15. Click 'Premium Calculation' available in the proposal screen. On clicking, the premium is calculated for the proposal. The system displays a success message as shown below:



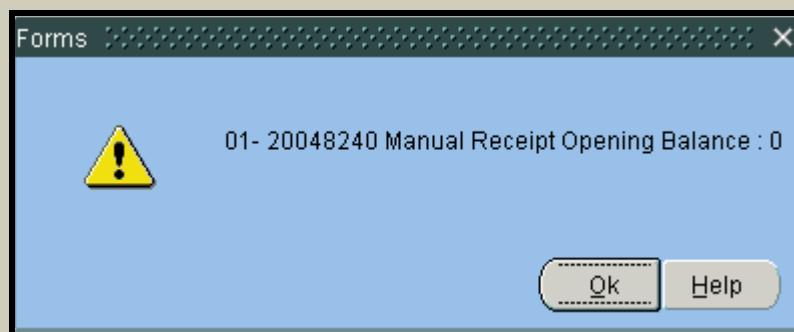
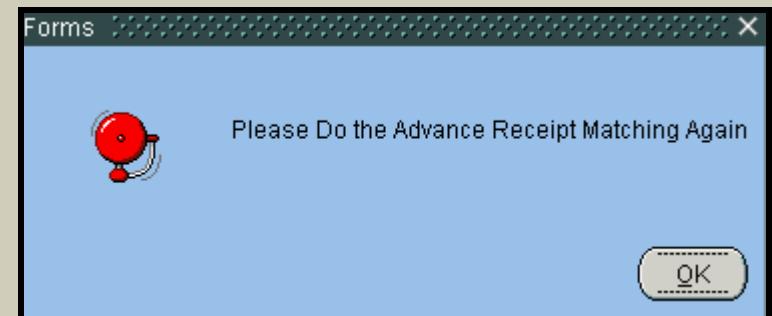
16. Click 'OK' to view the following 'Premium Details' screen:



Premium Details	
INDIAN RUPEES	
Total Premium	18,524.00
Service Tax	2,290.00
Total Amount	20,814.00
<b>Ok</b>	

Premium details screen displays the total premium and total amount calculated for the particular quotation / policy. Click 'Ok' to go back to the main screen.

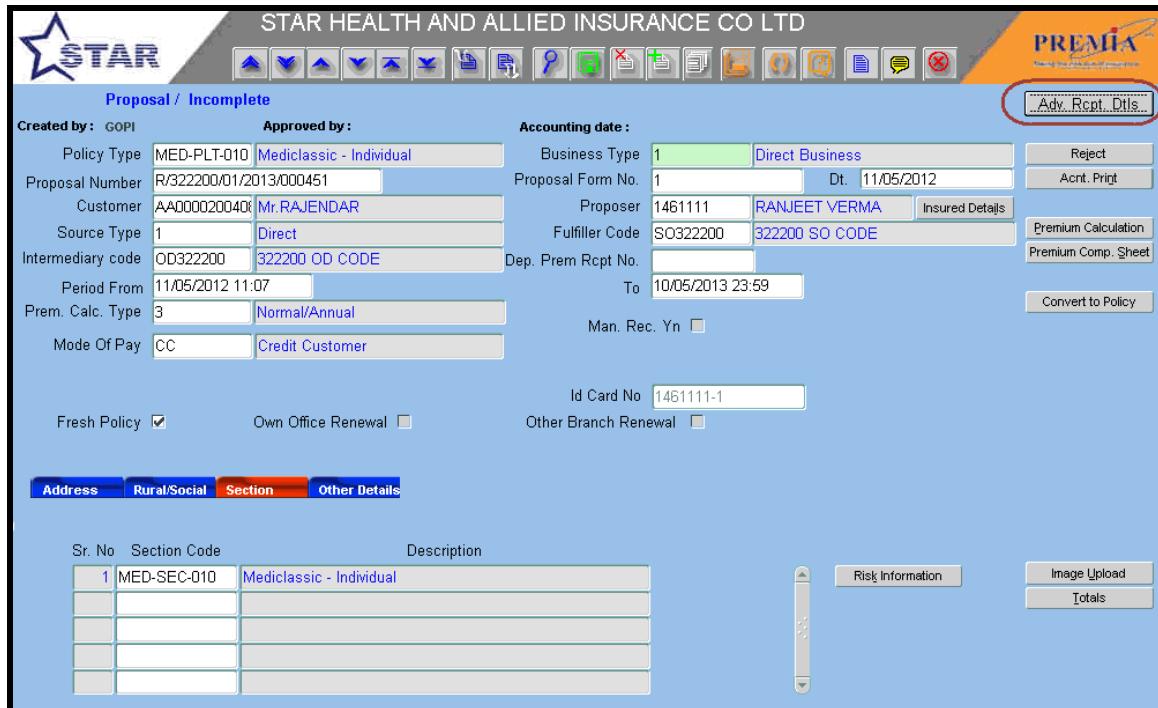
Before converting the proposal to policy, ensure that the proposal is created in 'Advance Receipt' model, else the system displays the following message



## Check for Advance Receipt Payment

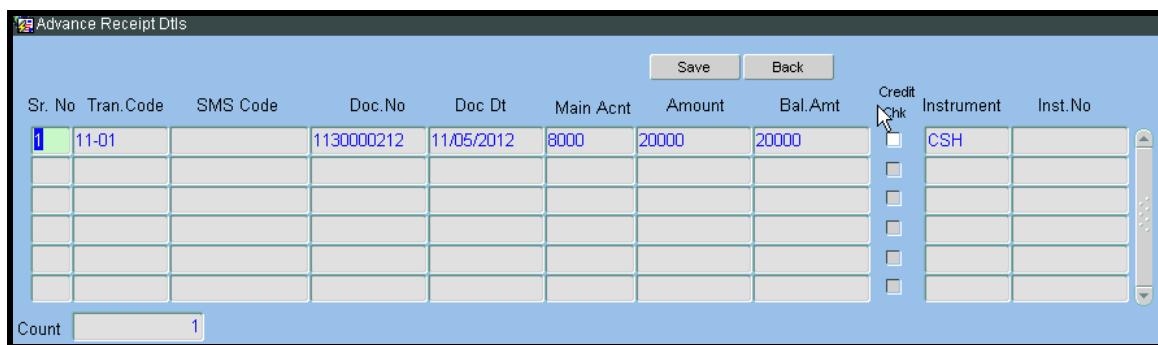
Normally, the proposals are created in 'Advance Receipt' model. The amount equal to expected Premium is received in advance as deposit amount of the proposer. On acceptance of the proposal, this deposit amount gets credited as Premium amount while converting to policy. On rejection of the proposal / Risk, the full / partial amount gets refunded from the deposit amount

1. Click 'Advance Receipt Dtls' button from the main screen as shown below:



The screenshot shows the 'Proposal / Incomplete' screen of the STAR Health software. The 'Adv. Rcpt. Dtls...' button in the top right corner is circled in red. The form contains various input fields for proposal details, including 'Policy Type' (MED-PLT-010), 'Customer' (AA000020040), 'Source Type' (1), 'Intermediary code' (OD322200), 'Period From' (11/05/2012 11:07), 'Prem. Calc. Type' (3), 'Mode Of Pay' (CC), 'Business Type' (Direct Business), 'Proposal Form No.' (1), 'Proposer' (1461111), 'Fulfiller Code' (SO322200), 'Dep. Prem Rcpt No.' (322200 SO CODE), 'Dt.' (11/05/2012), 'To' (10/05/2013 23:59), and 'Man. Rec. Yn' (checkbox). Buttons for 'Reject', 'Acnt. Print', 'Premium Calculation', 'Premium Comp. Sheet', and 'Convert to Policy' are also visible.

2. On clicking, the system displays the premium amount received in advance as deposit amount from the proposer.



The screenshot shows the 'Advance Receipt Dtls' screen. A table lists received premiums with columns: Sr. No, Tran.Code, SMS Code, Doc.No, Doc Dt, Main Acnt, Amount, Bal.Amt, Credit Chk (checkbox), Instrument, and Inst.No. The 'Credit Chk' checkbox is circled in red. The table has 1 row with data: Sr. No 1, Tran.Code 11-01, Doc.No 1130000212, Doc Dt 11/05/2012, Main Acnt 8000, Amount 20000, Bal.Amt 20000, Credit Chk checked, Instrument CSH, and Inst.No empty. A 'Count' field shows 1.

3. Select the 'Credit Chk' box to specify whether the credit check is done or not.

	When there is a shortage of premium as shown below in the screen, then
---	--

You need to create and approve one more receipt against this customer for the shortage amount under 'Premium Receipts' screen. Refer '[Capture Advance Receipt Details](#)' section for more information.

After creation, the receipt is displayed as shown below:

Click 'Save' to save the advance receipt details.

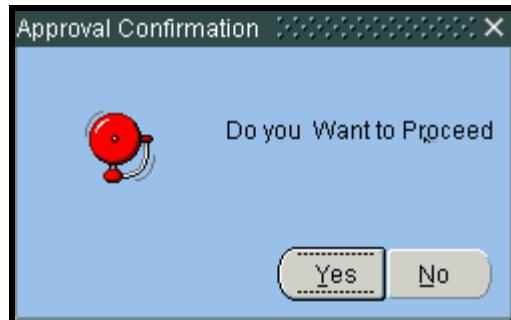
4. Click 'Premium Computation' to view the screen as shown below:

Premium Calculation Sheet		View
		Amount
Basic Cover		18,900.00
ADD : Hospital Cash Cover		650.00
LESS : Voluntary Co Pay Discount		1,026.00
<b>TOTAL PREMIUM</b>		<b>18,524.00</b>
ADD : SERVICE TAX		2,290.00
STAMP DUTY		1.00
<b>TOTAL AMOUNT</b>		<b>20,814.00</b>

5. Click 'Close' to close the screen.

## Convert to Policy

1. Click 'Convert to Policy'. The 'Approval Confirmation' dialog box is displayed as shown below:



2. Click 'Yes'. The system displays the following message - '01-12345678: MER Approval Required For Risk(s)'.



System will not allow to convert the proposal to policy without Medical report and Area Doctor approval

## DIAGNOSTIC LAB ASSIGNMENT FOR EXAMINATION

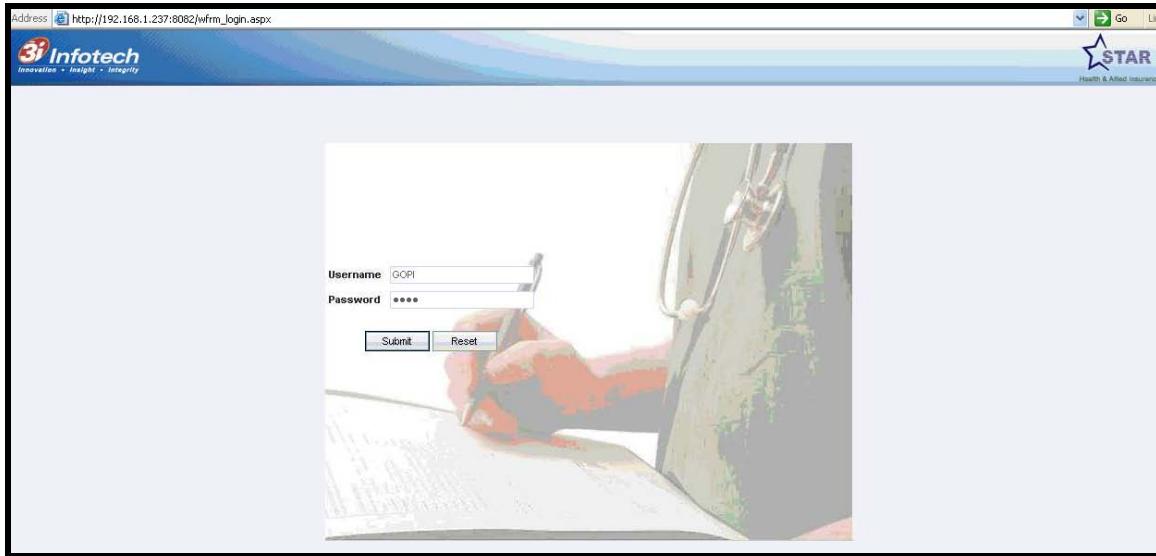
Here, the Underwriter logs on to Medical Diagnostic Portal to confirm the date and time of the appointment for Medical Diagnosis in consultation with the proposer and a selected Medical Diagnosis center.

On confirmation, the system allows you to generate an appointment letter which needs to be carried out by the Proposer.

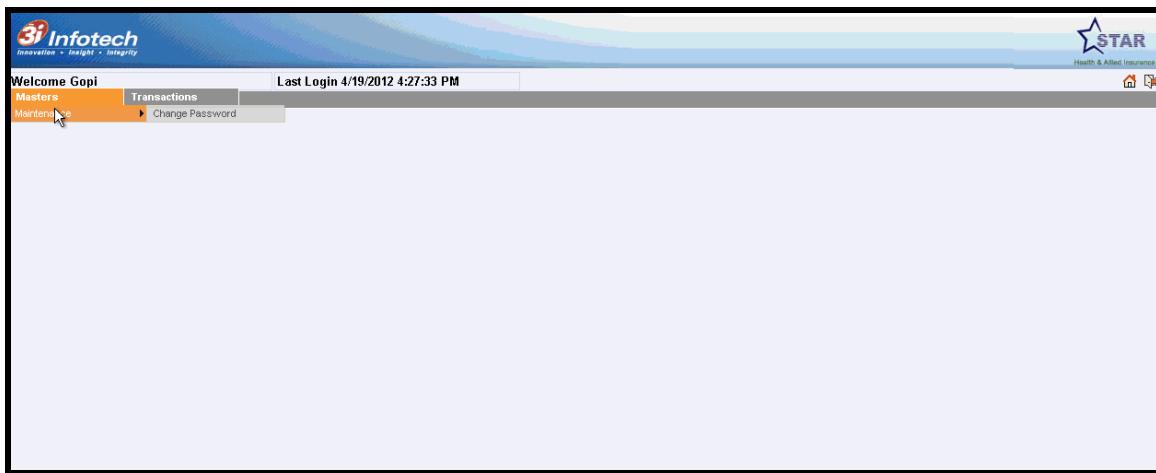
### Logon to Medical Examination Report (MER) Web Portal

To capture pre-medical diagnostic details,

1. Logon to MER web portal with the login credentials of Underwriter.
2. Enter the URL provided to you in the address bar of the Internet Explorer screen and then click 'Go'. The Medical portal login screen is displayed as shown below:



3. Enter the 'Username' and 'Password' provided to you in the respective fields.
4. Click 'Submit'. The 'Welcome' page of the medical portal is displayed as shown below:



The Welcome page comprises of the following menus and sub-menus:

- Masters (main menu)
  - Maintenance (sub-menu)
    - Change Password (sub-menu)
- Transactions (main menu)
  - Lab Appointment (sub-menu)
  - View Prior Appointments (sub-menu)

## MASTERS

### Change Password

The 'Change Password' sub-menu enables you to change the login password as shown below:

**Old Password :** 
\*

**New Password :** 
\*

**Confirm Password :** 
\*

Fields marked with \* are mandatory

## TRANSACTIONS

### Lab Appointment

The 'Lab Appointment' menu enables the branch underwriter to confirm the date and time of appointment for Medical Diagnosis in consultation with the proposer opted for Medical Diagnostic for a risk in a policy in PREMIA application. After confirmation, the system enables you to generate an appointment letter which can be carried by the proposer.

To search for records and fix up the date of lab appointment,

1. Click **Transactions**  **Lab Appointment**. The 'Lab Appointment' screen is displayed as shown below:

**Lab Appointment**

From Date  

Proposal No

Request Type  

To Date  

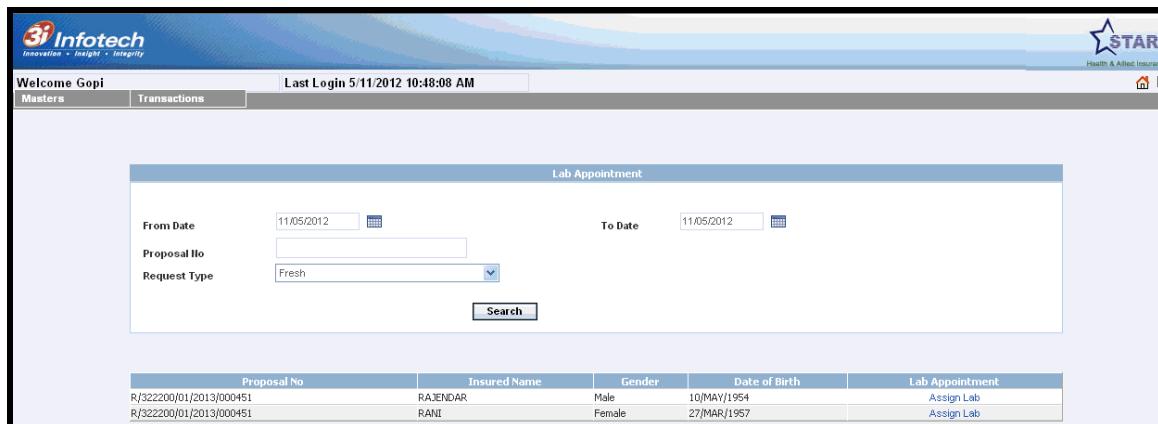
2. Enter or select from the application calendar LOV, the 'From Date' and 'To Date' for the medical diagnosis.



3. Select from the drop-down list, the 'Request Type' as 'Fresh', and then click 'Search'.

### Fresh Appointments

If the 'Request Type' is selected as 'Fresh', then the search result displayed shows the list of fresh proposals waiting for medical diagnostic appointment opted in PREMIA application as shown below:



Proposal No	Insured Name	Gender	Date of Birth	Lab Appointment
R/322200/01/2013/000451	RAJENDAR	Male	10/MAY/1954	Assign Lab
R/322200/01/2013/000451	RANI	Female	27/MAR/1957	Assign Lab

1. Click 'Assign Lab' hyperlink (as shown in the screen) corresponding to the Insured Name. The system displays the proposal form as shown below:

**Proposal Details**

Proposal No :	R/322200/01/2013/000451	System Entry Date :	11/MAY/2012
Product Name :	Mediclassic - Individual	Policy-Issuing Office :	Star Test Office
Proposer Name :	RAJJEET VERMA	Proposer Address :	S/O SHRI DAUDAYAL VERMA , SARAY RAY , HEAR PAKKI SARAY ALIGARH

**Insured Details**

Insured Name :	RAJENDAR	Insured DOB :	10/MAY/1954
Gender :	Male	Sum Insured :	300000
Mobile Number :	9897984061	Proposal PED :	
		HYPERTENSION	

**Package Details**

Diagnostics Package :	PACKAGE 1.2
<b>Test Details :</b> <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9; margin-top: 5px;">           General Physician Examination            Fasting Blood Sugar            Serum Creatinine            ECG            Urine - Routine         </div>	

**Diagnostics Center Details**

Date of Appointment :	11/05/2012	[Calendar Icon]
State :	TAMIL NADU	
City :	CHENNAI	
Diagnostics Lab :	Hitech Diagnostic Centre - T Nagar	
Lab Address :	#13, Dr. Nair Road, Opp. More Super Market T.Nagar,	
Lab Phone Number :	42938200 , 42938205	

Save
Submit
Generate Letter
View / Upload Documents

The screen displays the following proposal details:

- Proposal No
- System Entry Date
- Product name
- Policy Issuing Office
- Proposer Name with address
- Insured Name with DOB and Gender
- Sum Insured
- Proposed PED

The screen displays the following Package Details:

- Diagnostics Package – the Medical Test Package will automatically get displayed based on Age, Sum Insured and Product
- Test Details – the list of medical tests

In the Diagnostics Center Details section,

2. Enter or select from the application calendar LOV, the 'Date of Appointment'.
3. Select from the respective drop-down list the Diagnostic Center details
  - State - the name of the 'State' where the diagnostic center is located
  - City - the name of the 'City' where the diagnostic center is located
  - Diagnostic Lab – the preferred diagnostic lab. Automatically, the system displays the address details and phone number of the lab in 'Lab Address' and 'Lab Phone Number' fields respectively.
4. Click 'Save' to save the details. The Record is saved successfully as shown below:



### **View /Upload Documents**

On clicking this hyperlink, the system enables you to view uploaded the documents or upload the proposal form and Insured Photo.

1. Click 'View / Upload Documents'. The screen displays the window to upload the documents as shown below:

http://192.168.1.237:8082 - Upload Documents - Microsoft Internet Explorer

Upload Reports			
Report Type	Document Name	View Report	Delete
Proposal_Form	Proposal form.pdf	<a href="#">View Report</a>	<a href="#">Delete</a>

Select File E:\Nataraj\Projects\V001 S [Browse...](#)

Document Type --Select-- [PROPOSAL](#) [PHOTO](#) [Upload](#)

Click the hyperlink to view the report

Click the hyperlink to delete the report

2. Click 'Browse' to select the file from the desired location.
3. Select form the drop-down list, the relevant 'Document Type' as 'Proposal' or 'Photo'.
4. Click 'Upload'. The uploaded documents get listed in the screen below.

http://192.168.1.237:8082 - Upload Documents - Windows Internet Explorer p...

Upload Reports			
Report Type	Document Name	View Report	Delete
Proposal_Form	Proposal form.pdf	<a href="#">View Report</a>	<a href="#">Delete</a>
Insured_Photo	Raj.JPG	<a href="#">View Report</a>	<a href="#">Delete</a>

Select File [Browse...](#)

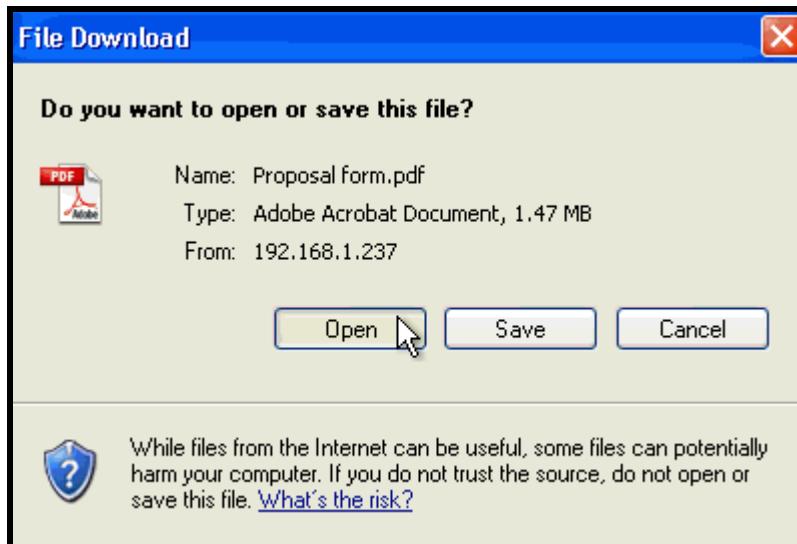
Document Type --Select-- [Upload](#)

Scanned Proposal Form and Insured Photo are attached

	It is mandatory to upload the Proposal Form and Photo of the Insured person.
---	--

	You can view the uploaded report individually and delete it by clicking the 'View Report' and 'Delete' hyperlinks respectively.
---	---

5. Click 'View Report' to view the report individually. The 'File Download' dialog box is displayed as shown below:



6. Click 'Open'. The report is displayed in PDF format as shown below:

Proposal Form No.


**Star Health And Allied Insurance Company Limited**  
 Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.  
 Phone : 044 - 28288000 Telefax : 044 - 28260062 Website : [www.starhealth.in](http://www.starhealth.in)

PROPOSAL FORM

The company will not be on risk until the proposal has been accepted and full payment of premium has been received

Policy Issuing Office

Sales Manager	MT/ Agent:
SM Code:	MT / Agent Code:

Business: Urban / Rural

Please fill up the form in block letters. Also submit photograph of each person proposed for insurance for issuance of identity cards.

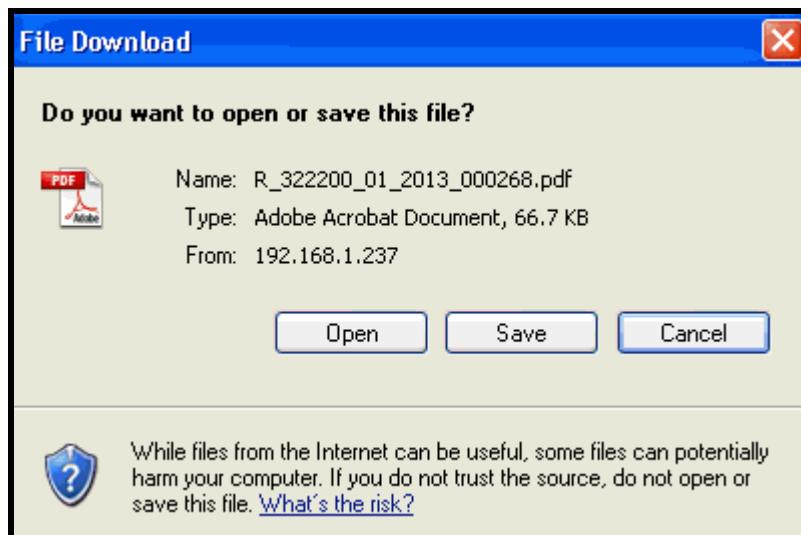
Name of the proposer					
Occupation of the proposer				Annual Income ₹	
Address (1) Residence					
(2) Office					
Mobile No.	Email ID				IT PAN
Period of Insurance	From	To			
Please tick the policy opted		Mediclassic <input type="checkbox"/>	Family Health Optima <input type="checkbox"/>	Super Surplus <input type="checkbox"/>	Health Gain <input type="checkbox"/>
Family Health Optima Plan (Please Tick)		Family Health Optima Sum Insured Opted (Please Tick)			

7. Click 'Save'.

### Generate Letter

On clicking this button, the Underwriter is able to generate the appointment letter to the insured person for medical checkup.

1. Click 'Generate Letter'. The 'File Download dialog' box is displayed as shown below:



2. Click 'Open'. The generated appointment letter is displayed as shown below:

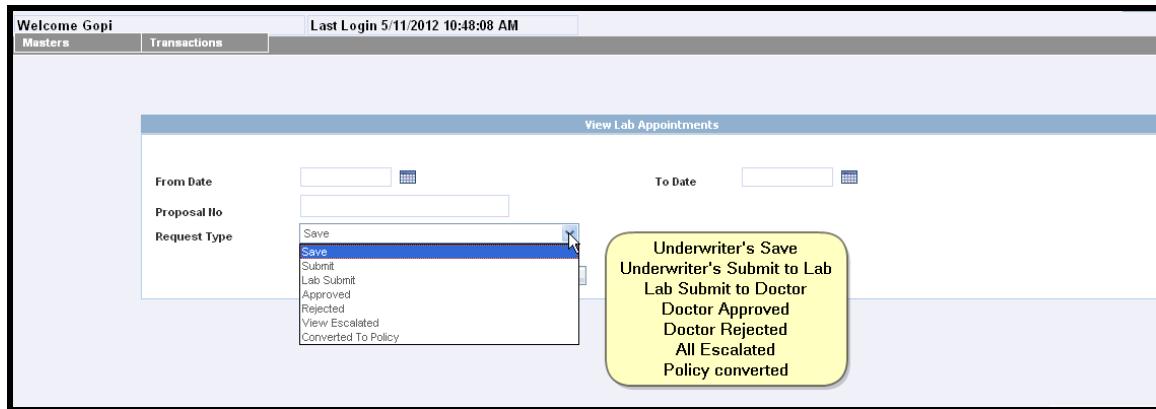
 <b>Star Health and Allied Insurance Co. Ltd.</b> Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034. Phone : 044 - 28288800 Telefax: 044 - 28260062 Website : <a href="http://www.starhealth.in">www.starhealth.in</a>	
To : <b>RAJENDAR</b> Dear Sir/Madam,  <b>Reg : Your proposal for medical insurance cover : Ref. No. R/322200/01/2013/000451</b>	Date : 11-May-2012
We refer to your proposal Dt <b>11-MAY-2012</b> and payment of Rs. <b>20,814.00</b> towards premium. We enclose our Proposal Number: <b>R/322200/01/2013/000451</b> dt <b>11-MAY-2012</b> for Rs. <b>20,814.00</b>	
Since you are above 50 years of age, you are requested to undergo the following tests and the medical examination at the below mentioned laboratory / Hospital.	
1 General Physician Examination 2 Fasting Blood Sugar 3 Serum Creatinine 4 ECG 5 Urine - Routine	
<b><u>Address of the Laboratory / Hospital</u></b>	
Hitech Diagnostic Centre - T Nagar #13, Dr.Nair Road, Opp. More Super Market T.Nagar, CHENNAI 42938200 , 42938205	
You may kindly contact the laboratory / hospital and fix up mutually convenient date & time for the medical examination at the earliest.	
<b>Kindly note that you do not have to pay the charges for the medical examination.</b>	
<b>Please note that the acceptance of the proposal is subject to the evaluation of the risk based upon the medical examination report. However, cheque / cash given by you is banked for operational convenience and banking of the cheque / cash does not mean acceptance of the risk.</b>	
If the proposal is accepted, the cover will commence from the date of advance premium receipt. If the proposal is not acceptable the amount paid by you will be refunded by our cheque.	
Thanking You, Yours faithfully,	
Authorised Signatory.	
CC to: Laboratory / Hospital	

Page 1 of 1

3. Click 'Submit' to submit the appointment letter generated. The record is saved successfully.

## View Prior Appointments

This menu enables the Underwriter to view all previous lab appointments at any point of time in the web portal. The screen to view prior appointments available in the queue is shown below:



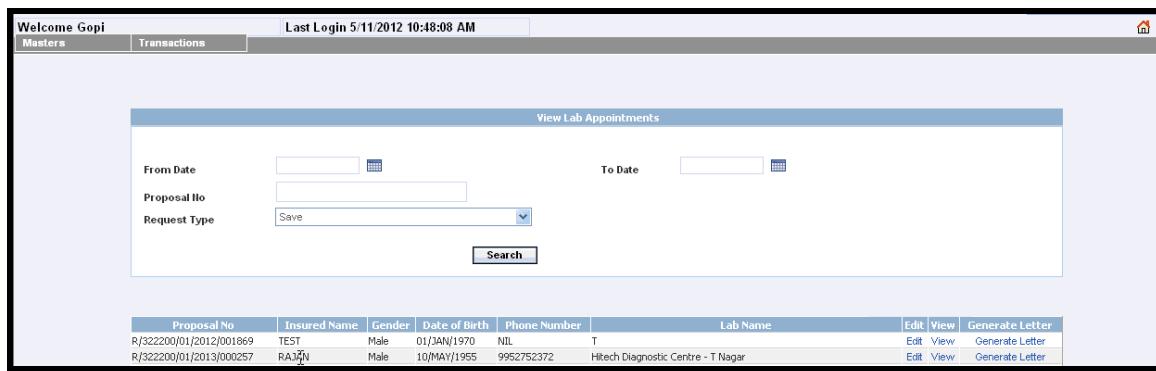
1. Enter or select the 'From Date' and 'To Date' from the application calendar LOV.

The available status (Request Types) is:

- Save
- Submit
- Lab Submit
- Rejected
- View Escalated
- Approved
- Convert To Policy

### Save

On selecting the 'Request Type' as 'Save', the Underwriter is able to view the list of entries saved by the Underwriter but not assigned to Diagnostic Lab as shown below:

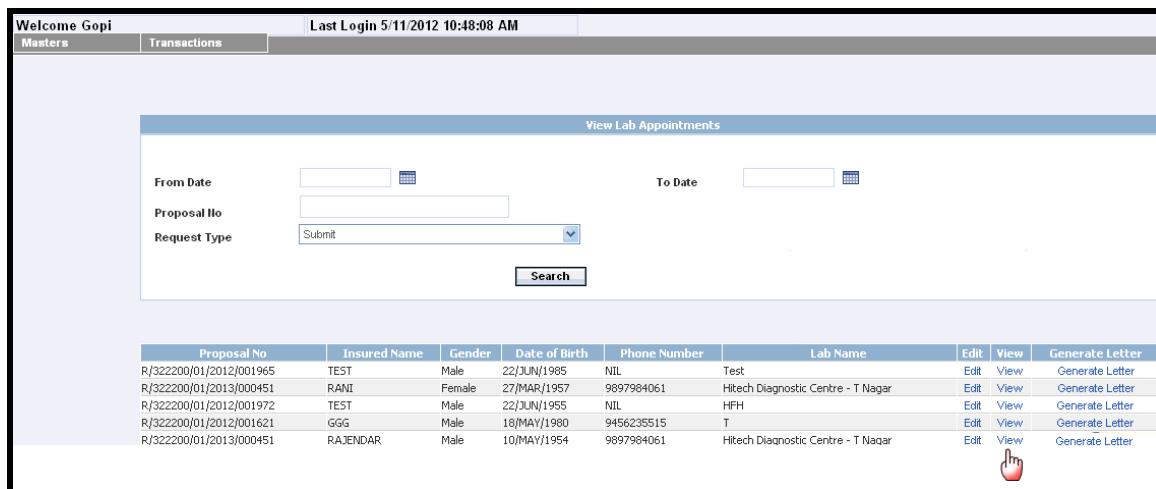


Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	Edit	View	Generate Letter
R/322200/01/2012/001869	TEST	Male	01/JAN/1970	NIL	T	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>
R/322200/01/2013/000257	RAJN	Male	10/MAY/1955	9952752372	Hitech Diagnostic Centre - T Nagar	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>

## Submit

On selecting the 'Request Type' as 'Submit', the Underwriter is able to view the list of Proposals saved by the Underwriter and submitted to Diagnostic Lab.

1. Select 'Request Type' as 'Submit', and then click 'Search'. The system displays the search result screen showing the list of entries completed by the Underwriter and pending in Diagnostic Lab:



Proposal No.	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	Edit	View	Generate Letter
R/322200/01/2012/001965	TEST	Male	22/JUN/1985	NIL	Test	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>
R/322200/01/2013/000451	RANI	Female	27/MAR/1957	9897984061	Hitech Diagnostic Centre - T Nagar	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>
R/322200/01/2012/001972	TEST	Male	22/JUN/1955	NIL	HPH	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>
R/322200/01/2012/001621	GGG	Male	18/MAY/1980	9456235515	T	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>
R/322200/01/2013/000451	RAJENDAR	Male	10/MAY/1954	9897984061	Hitech Diagnostic Centre - T Nagar	<a href="#">Edit</a>	<a href="#">View</a>	<a href="#">Generate Letter</a>

The screen displays the following details:

- Proposal No
- Insured Name
- Gender
- Date of Birth
- Phone Number
- Lab Name
- Edit – Click this hyperlink to edit the proposal which are submitted
- View – Click this hyperlink to view the proposal form
- Generate Letter – Click this hyperlink to generate appointment letter for the submitted proposal

2. Click 'View' hyperlink. The system displays the proposal form with Lab remarks and Doctors remarks as shown below:

**Proposal Details**

Proposal No. :	R/322200/01/2013/000451	System Entry Date :	11/MAY/2012
Product Name :	Mediclassic - Individual	Policy-Issuing Office :	Star Test Office
Proposer Name :	RAJJEET VERMA	Proposer Address :	S/O SHRI DAUDAYAL VERMA , SARAY RAY , NEAR PAKKI SARAY ALIGARH

Insured Name :	RAJEHDAR	Insured DOB :	10/MAY/1954
Gender :	Male	Mobile Number :	9897984061

**Package Details**

**Diagnostics Package :** PACKAGE 1.2

**Test Details :**

General Physician Examination  
 Fasting Blood Sugar  
 Serum Creatinine  
 ECG  
 Urine - Routine

**Diagnostics Center Details**

**Date of Appointment :** 19/04/2012

**State :** TAMIL NADU

**City :** CHENNAI

**Diagnostics Lab :** Hitech Diagnostic Centre - T Nagar

**Lab Address :**

#13, Dr. Nair Road, Opp.  
 More Super Market T. Nagar,

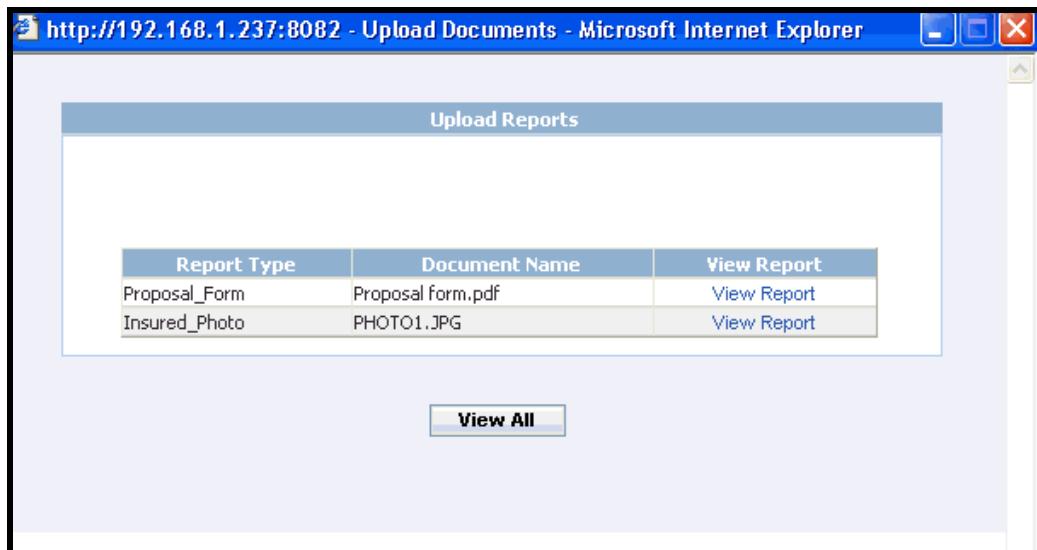
**Lab Phone Number :** 42938200 , 42938205

**Lab Remarks**

**Lab Remarks :**

**Doctor Remarks**

3. Click 'View Reports'. The 'Upload Reports' window is displayed as shown below:



Report Type	Document Name	View Report
Proposal_Form	Proposal form.pdf	<a href="#">View Report</a>
Insured_Photo	PHOTO1.JPG	<a href="#">View Report</a>

[View All](#)

The list of documents which are already uploaded in the system is displayed.

4. Click 'View All' to view all the uploaded reports against the proposer in a single click mode in one PDF format. A sample screen showing few reports is shown below:

**Star Health And Allied Insurance Company Limited**  
Angel & Corporate Office: 1, New York Street, Victoria Island, Lagos, Nigeria  
Phone: +234-1-2628888 | 1000-2628888 | Website: www.starhealth.co.ke

**PROPOSAL FORM**

The company will not be on risk until the proposal has been accepted and full payment of premium has been received.

Policy Insurer Office	Sales Manager	MT Agent
	Off Code	MT Agent Code
Insurance Officer _____		

Please fill up the form in black ink, like colored photograph of each person proposed for insurance for medical or identity cards.

Name of the proposer	Relationship	Annual Income
Address (if known)		
(B) Office		
Mobile No.	Mobile No.	IP Mob.
Period of Insurance	From	To

Please list the policy cover

 Life Insurance
  Family Health Option
  Travel Health
  Health Care
  Critical Illness

**PATHOLOGICAL LAB**  
(COMPUTERIZED PATHOLOGICAL LABORATORY)

NAME: MR. RAJENDRA NARAYAN DATE: 22/03/06  
REF: IRINA  
LAPTOP

RESULTS	NORMAL RANGE	
SERUM CHOLESTEROL	235	Normal = 200 mg/dl Border Line High 200-240 High > 240
SERUM TRIGLYCERIDES	100	Normal = < 150 mg/dl Border Line High 150-200 mg/dl High > 200 mg/dl
HDL CHOLESTEROL	30 - 75 mg/dl (FEMALE) 30 - 65 mg/dl (MALE)	
LDL CHOLESTEROL	Low Risk = < 100 mg/dl Border Line 100-120 mg/dl High Risk > 120 mg/dl	
VLDL-CHOLESTROL	13 - 25 mg/dl	
CHOL / HDL RATIO	< 5.0	
MRS. SUSAMALA J. R.C.D.M.L.T. REGD NO. 1776	DR. ASHOK KUMAR M.P.C.P.D SENIOR BIOCHEMIST	

**ECG**

R

10 mm = 1 mV

Time (sec)

P wave (0.08 - 0.10 s)      QRS (0.06 - 0.10 s)  
P-R interval (0.12 - 0.20 s)      Q-T<sub>C</sub> interval (≤ 0.44 s)\*  
\*Q-T<sub>C</sub> = QT / RR

**COOLANT INSPECTION INC.**  
A DIVISION OF COOLANT INSPECTION INC.  
101 West Main Street  
P.O. Box 27000  
Phone: 800-338-8678  
800-233-8078 - 800-445-7000  
Fax: 800-233-8078

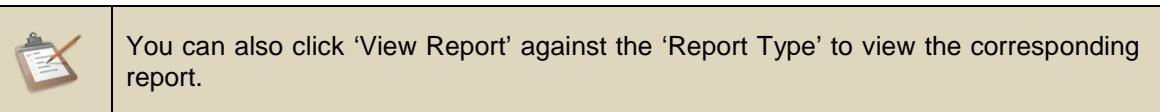
**Coolant Analysis**

COOLANT FRESH	Batch No. : 2
JOHN AND COOLANT	Customer No. : 123456
123 VIVIAN STREET	Sample Date : 04/08/06
ANYTOWN, US 12345-0000	Received Date : 04/08/06
Unit Description : COOLANT	Serial No. : 123456
Final Brand/Type :	Lab No. : 123456

\*\*\*\* Recommendation

RESERVE ALKALINITY APPEARS LOW.  
FREEZE POINT APPEARS HIGH.  
COOLANT FRESH AND HIGH - RECOMMEND DRAIN AND FLUSH COOLANT.  
SUGGEST YOU ADJUST THE ANTIFREEZE/WATER MIXTURE TO A 50/50 MIXTURE.

Test	Method	Result	Condition
COOLANT ELEMENTS			
Fe	D-1121	9.9	HIGH
CU	D-1121	11	HIGH
ZN	D-1121	25	HIGH
AI	D-1121	0.9	ACCEPTABLE
NA	D-1121	2314	ACCEPTABLE
K	D-1121	2237	ACCEPTABLE
SiO2	D-1121	55.2	LOW
P	D-1121	347	LOW
Si	D-1121	32	ACCEPTABLE
Mo	D-1121	332	ACCEPTABLE
RESERVE ALKALINITY	D-1121	1.9	LOW
pH	D-1121	6.8	LOW
FREEZING POINT	D-1121	-45.0	HIGH
NITRITE	D-1121	484 ppm	LOW
% ANTIFREEZE	D-1121	25	LOW
VISUAL APPEARANCE	D-1121	GREEN	ACCEPTABLE

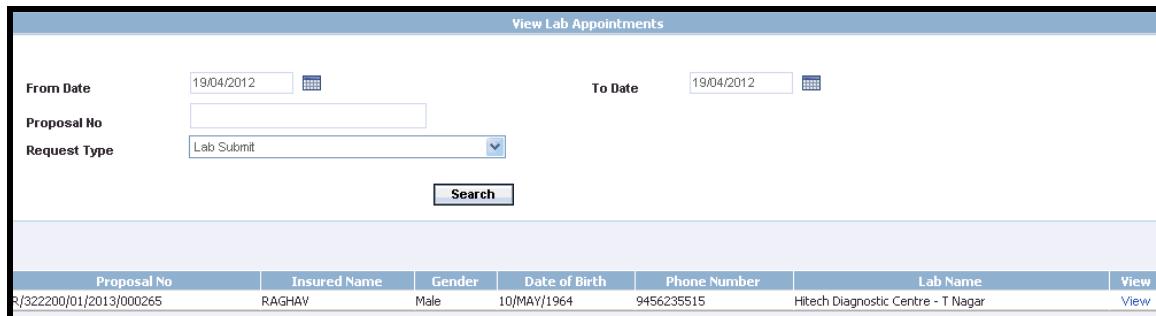


5. Click 'Submit' The entries are posted and queued in Diagnostic Lab's Log in.

### Lab Submit

On selecting the 'Request Type' as 'Lab Submit', the Underwriter is able to view the list of entries submitted by Diagnostic Lab and Pending with Area Doctor.

1. Select 'Request Type' as 'Lab Submit', and then click 'Search'. The system displays the search result screen that display the list of proposals still pending with the Area Doctor as shown below:



Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	View
R/32200/01/2013/000265	RAGHAV	Male	10/MAY/1964	9456235515	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>

The screen displays the following details:

- Proposal No
- Insured Name
- Gender
- Date of Birth
- Phone Number
- Lab Name
- View – Click this hyperlink to view the proposals submitted in the Diagnostic Lab

2. Click 'View'. The system displays the 'Upload Reports' window to view the reports as shown below:

Lab Appointments - Microsoft Internet Explorer

File Help

http://192.168.1.237:8082 - Upload Documents - Microsoft Internet Explorer

82/Transaction/wfrm\_LabAppointment

**Diagnostics Center Details**

Date of Appointment :

State :

City :

Diagnostics Lab :

Lab Address :

Lab Phone Number :

**Lab Remarks**

Lab Remarks :

Done, but with errors on page.

**Doctor Remarks**

**View Reports**

Upload Reports

Report Type	Document Name	View Report
Proposal_Form	Proposal form.pdf	<a href="#">View Report</a>
Insured_Photo	Photo.jpg	<a href="#">View Report</a>
BLOOD TEST	Blood Sugar Report.jpg	<a href="#">View Report</a>
ECG	ECG.JPG	<a href="#">View Report</a>
GEN_DOC	General Physician Report.jpg	<a href="#">View Report</a>

**View All**

## Rejected

On selecting the 'Request Type' as 'Rejected', the Underwriter is able to view the list of entries rejected by the Doctor. It can be escalated to Zonal / Corporate Doctor for further approval.

3i Infotech  
Innovation • Insight • Integrity

Welcome Gopi Last Login 5/11/2012 10:48:08 AM

Masters Transactions

**View Lab Appointments**

From Date  To Date   
 Proposal No   
 Request Type

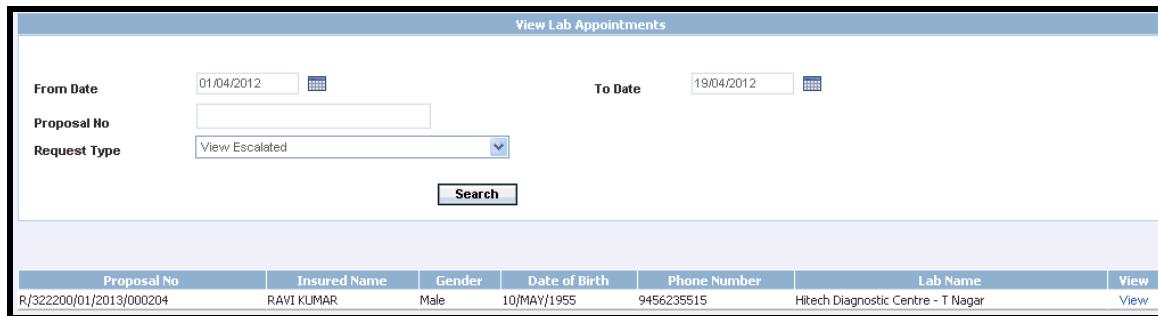
Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	View	Escalate
R/322200/01/2012/001962	TEST	Male	22/JUN/1955	NIL	Hitech Diagnostic Centre	<a href="#">View</a>	<a href="#">Escalate</a>
R/322200/01/2013/000204	RAVI KUMAR	Male	10/MAY/1955	9456235515	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>	<a href="#">Escalate</a>

 Entries rejected by Corporate Doctor cannot be escalated again.

## View Escalated

On selecting the 'Request Type' as 'View Escalated', the Underwriter is able to view all escalated proposals escalated and pending with Zonal / Corporate Doctor.

1. Select 'Request Type' as 'View Escalated', and then click 'Search'. The system displays the search result screen that display the list of proposals escalated and pending with the Zonal / Corporate Doctor as shown below:



Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	View
R/322200/01/2013/000204	RAVI KUMAR	Male	10/MAY/1955	9456235515	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>

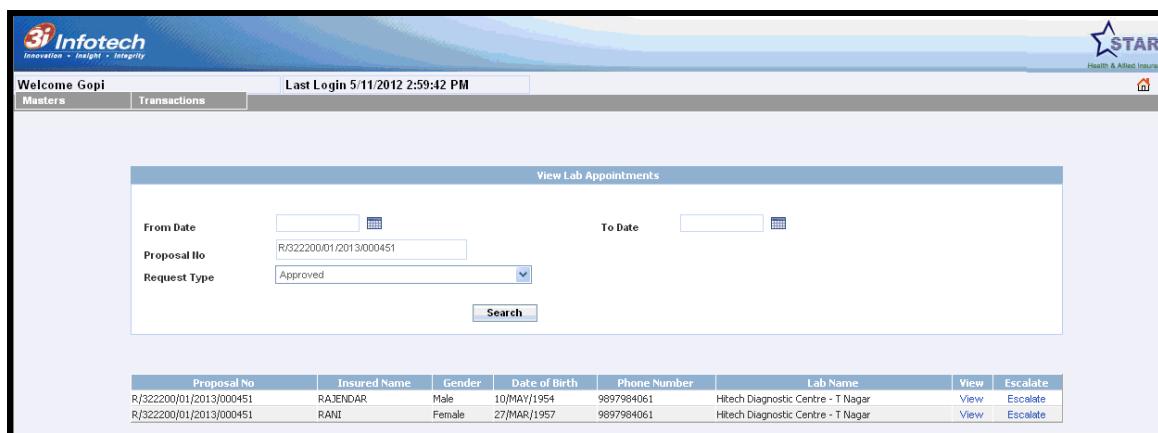
The screen displays the following details:

- Proposal No
- Insured Name
- Gender
- Date of Birth
- Phone Number
- Lab Name
- View – Click this hyperlink to view the proposal which are escalated to Corporate Office

## Approved

On selecting the 'Request Type' as 'Approved', the Underwriter is able to view the list of entries approved by Area Doctor but still the proposal is not converted to policy.

1. Select 'Request Type' as 'Approved', and then click 'Search'. The system displays the search result screen that display the list of proposals still pending with the Doctor as shown below:



Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	View	Escalate
R/322200/01/2013/000451	RAJENDAR	Male	10/MAY/1954	9897984061	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>	<a href="#">Escalate</a>
R/322200/01/2013/000451	RANI	Female	27/MAR/1957	9897984061	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>	<a href="#">Escalate</a>

The screen displays the following details:

- Proposal No

- Insured Name
- Gender
- Date of Birth
- Phone Number
- Lab Name
- View – Click this hyperlink to view the proposal which are approved
- Escalate – Click this hyperlink to escalate the approved proposals to the Zonal / Corporate Doctor for a reason



2. Click 'Save'. The record is saved successfully.

	Entries rejected by Corporate Doctor cannot be escalated again.
---	---

### Convert To Policy

Along with the Medical doctor suggestion, the proposal and the reports are conveyed to the Underwriter to take a decision. If the proposal & medical report is not fulfilling the underwriting requirement, the underwriter rejects the proposal. If the proposal is accepted with some limitations and conditions, the proposal is converted to policy with expressed conditions. Some cases, it may be an implied condition with support of proposal and pre medical test (ex: pre existing disease exclusion and Pre Medical test).

To view proposals that can be converted to policy,

1. Select 'Request Type' as 'Convert To Policy', and then click 'Search'. The system displays the search result screen with proposals converted to policies as shown below

**View Lab Appointments**

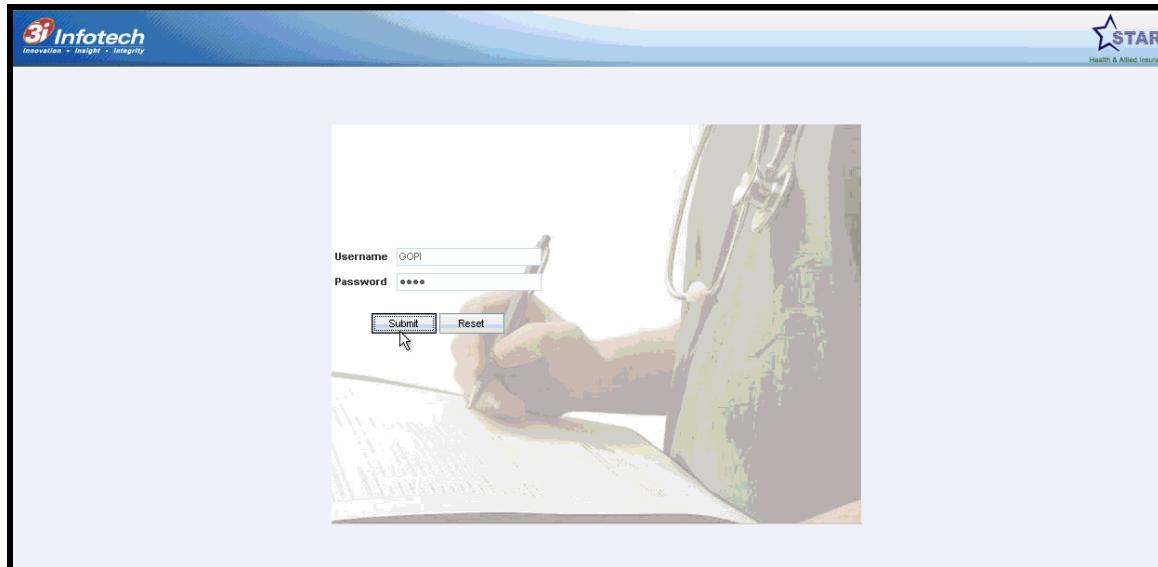
From Date	01/04/2012 <input type="button" value="Calendar"/>	To Date	19/04/2012 <input type="button" value="Calendar"/>																												
Proposal No	<input type="text"/>																														
Request Type	<input type="text" value="Converted To Policy"/>																														
<input type="button" value="Search"/>																															
<table border="1"> <thead> <tr> <th>Proposal No</th> <th>Insured Name</th> <th>Gender</th> <th>Date of Birth</th> <th>Phone Number</th> <th>Lab Name</th> <th><a href="#">View</a></th> </tr> </thead> <tbody> <tr> <td>R/322200/01/2013/000204</td> <td>RANI</td> <td>Female</td> <td>10/MAY/1958</td> <td>9456235515</td> <td>Hitech Diagnostic Centre - T Nagar</td> <td><a href="#">View</a></td> </tr> <tr> <td>R/322200/01/2013/000174</td> <td>HHHHH</td> <td>Male</td> <td>10/MAY/1956</td> <td>9897984061</td> <td>Hitech Diagnostic Centre - T Nagar</td> <td><a href="#">View</a></td> </tr> <tr> <td>R/322200/01/2013/000257</td> <td>RAJAN</td> <td>Male</td> <td>10/MAY/1955</td> <td>9952752372</td> <td>Hitech Diagnostic Centre - T Nagar</td> <td><a href="#">View</a></td> </tr> </tbody> </table>				Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	<a href="#">View</a>	R/322200/01/2013/000204	RANI	Female	10/MAY/1958	9456235515	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>	R/322200/01/2013/000174	HHHHH	Male	10/MAY/1956	9897984061	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>	R/322200/01/2013/000257	RAJAN	Male	10/MAY/1955	9952752372	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>
Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	<a href="#">View</a>																									
R/322200/01/2013/000204	RANI	Female	10/MAY/1958	9456235515	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>																									
R/322200/01/2013/000174	HHHHH	Male	10/MAY/1956	9897984061	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>																									
R/322200/01/2013/000257	RAJAN	Male	10/MAY/1955	9952752372	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>																									

The screen displays the following details:

- Proposal No
- Insured Name
- Gender
- Date of Birth
- Phone Number
- Lab Name
- View – Click this hyperlink to view the proposal form which are converted to policy

Now, to convert the proposal to policy,

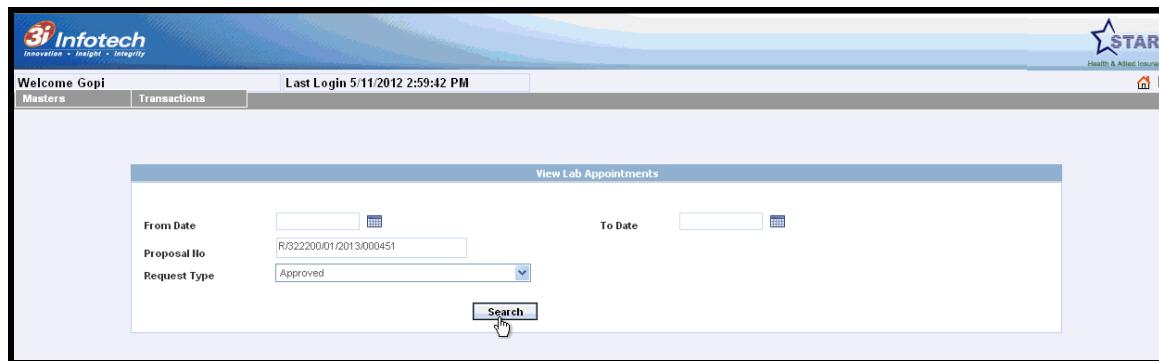
2. Logon to the MER portal with the login credentials of an Underwriter as shown below:



3. Enter 'UserName' and 'Password' in the respective fields.
4. Click 'Submit'. On submitting, the 'Welcome' page of the medical portal is displayed.

To view approved proposals waiting to be converted to policies,

5. Select the 'Request Type' as 'Approved' and then click 'Search'. The system displays the list of approved proposals as shown below:

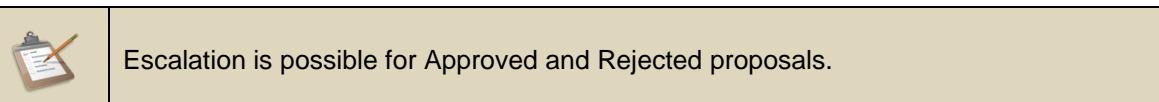


Welcome Gopi      Last Login 5/11/2012 2:59:42 PM

Masters      Transactions

View Lab Appointments

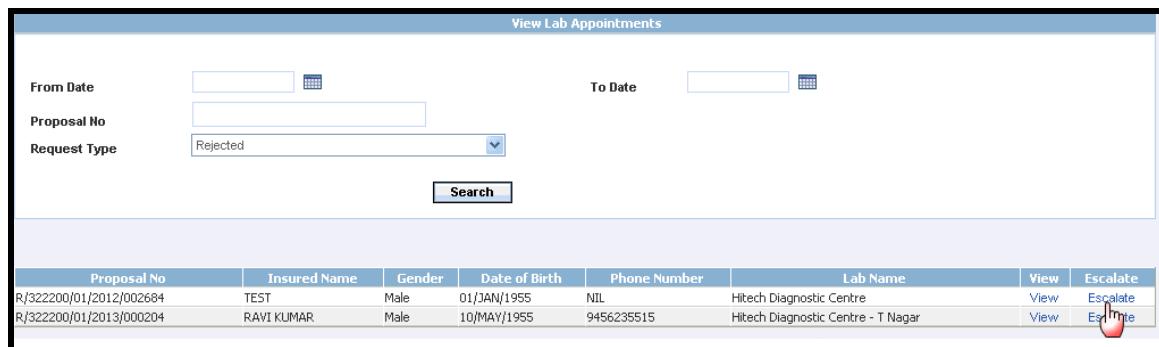
From Date  To Date   
 Proposal No: R/322200/01/2013/000451  
 Request Type: Approved



 Escalation is possible for Approved and Rejected proposals.

To view rejected proposals,

6. Select the 'Request Type' as 'Rejected', and then click 'Search'. The system displays the list of rejected proposals as shown below



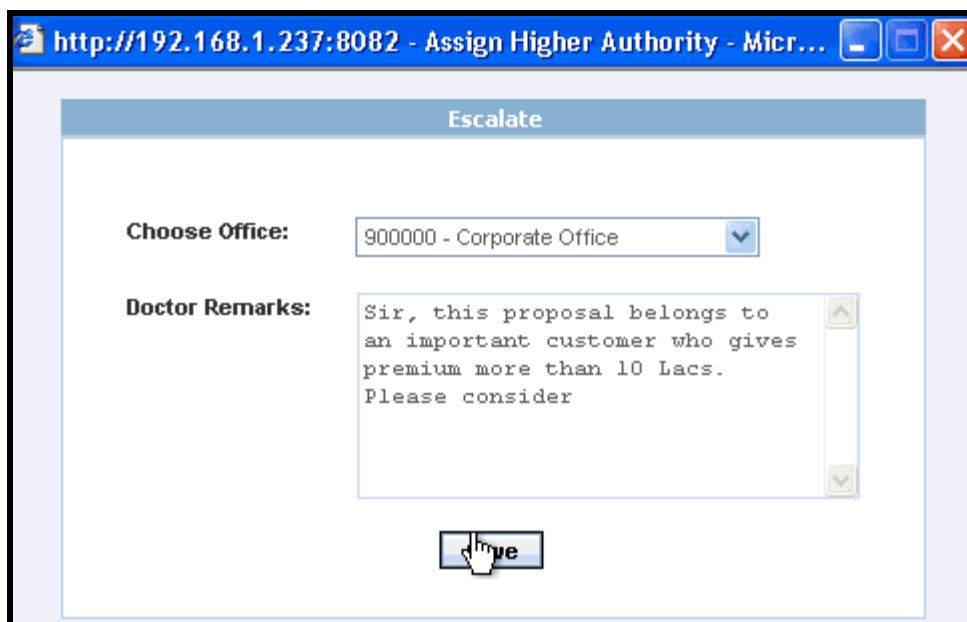
View Lab Appointments

From Date  To Date   
 Proposal No:   
 Request Type: Rejected

Proposal No	Insured Name	Gender	Date of Birth	Phone Number	Lab Name	View	Escalate
R/322200/01/2012/002684	TEST	Male	01/JAN/1955	NIL	Hitech Diagnostic Centre	<a href="#">View</a>	<a href="#">Escalate</a>
R/322200/01/2013/000204	RAVI KUMAR	Male	10/MAY/1955	9456235515	Hitech Diagnostic Centre - T Nagar	<a href="#">View</a>	<a href="#">Escalate</a>

The UW can either escalate or view the submitted proposals.

7. Click 'Escalate' hyperlink to escalate the proposal for further verification as shown below:



Escalate

Choose Office: 900000 - Corporate Office

Doctor Remarks:

Sir, this proposal belongs to an important customer who gives premium more than 10 Lacs. Please consider

8. Select the Office to whom the escalation needs to be done. On escalating the request to the 'Corporate Office' the request will be queued in the Corporate Medical Doctor log in.
9. Enter the remarks in 'Doctor Remarks' text box, and then click 'Save'. On clicking, the record is saved successfully. Now, the proposal awaits Corporate Office approval.

## Policy Conversion

1. Logon to PREMIA application and query the proposal number to view the Proposal details as shown below:

Medi Classic Individual - Proposal Version No : V-10.3.1.50 STAR HEALTH AND ALLIED INSURANCE CO LTD

**Proposal / Incomplete**

**Created by:** GOPI      **Approved by:**

**Accounting date:** 11/05/2012 00:00

**Policy Type:** MED-PLT-010 **Business Type:** Direct Business

**Proposal Number:** R/322200/01/2013/000451

**Customer:** AA0000020400 **Proposer:** Mr. RAJENDAR

**Source Type:** 1 **Insured Details:** 1 **Dt.:** 11/05/2012

**Intermediary code:** SO322200 **Fulfiller Code:** SO322200 322200 SO CODE

**Dep. Prem Rcpt No.:** **To:** 10/05/2013 23:59

**Prem. Calc. Type:** 3 **Man. Rec. Yn:**

**Period From:** 11/05/2012 11:07 **Mode Of Pay:** CC **Credit Customer:**

**Fresh Policy:**  **Own Office Renewal:**

**Other Branch Renewal:**

**Address** **Rural/Social** **Section** **Other Details**

Sr. No.	Section Code	Description
1	MED-SEC-010	Mediclassic - Individual

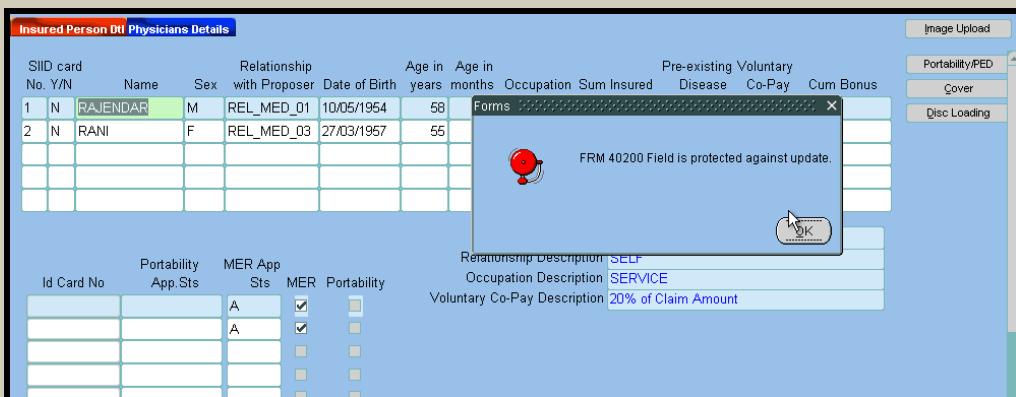
**Risk Information** **Image Upload** **Totals**

2. Click 'Risk Information' to view the Insured Person Details.

On approval of the proposal with PED, the 'MER App Sts' in PREMIA application gets updated with 'A' as approved'. The Underwriter (PREMIA login user) can convert the proposal to policy in this stage.

	For Rejected entries, the 'MER App Sts' in PREMIA shows 'R' (rejected).
---	---

	If anyone row contains 'R', then without deleting that particular risk, the policy cannot be converted. The Underwriter (PREMIA login user) is allowed to delete that particular risk row and proceed further, if required.
---	---

	<p>The system does not allow the Underwriter to modify any details related to the insured person. On modification, the system displays an error message 'Field is protected against update' as shown below:</p>  <p>Click Ok and close the Insured Dtls screen.</p>
---	--

3. Select the name of the insured, and then click the 'Portability / PED' button.

4. Click 'PED' tab. The PED details entered by the Medical Doctor is displayed for the respective insured person as highlighted and shown below:

Medi Classic Individual - Proposal					Version No : V-10.3.02
Portability/PED	PED	Health Condition	RAJENDAR 300000		Dtls.Of Prev.Policies
					Image Upload
					Insured Person Dtl
PED Code	PED Desc	ICD Chapter	ICD Block	ICD Code	
04	BRAIN,SPINAL CORD DISORDERS	03	D60-D64	D60.8	
01	HEART DISEASES	01	A00-A09	A00.1	

These fields are non-editable fields.

Logon to MER portal to view and check if the PEDs mentioned for the insured person maps with the PEDs displayed in PREMIA application as shown below

**Proposal Details**

Proposal No :	R/322200/01/2013/000451	System Entry Date :	11/MAY/2012
Product-Name :	Mediclassic - Individual	Policy-Issuing Office :	Star Test Office
Proposer Name :	RAJEEET VERMA	Proposer Address :	S/O SHRI DAUDAYAL VERMA , SARAY RAY , NEAR PAKKI SARAY ALIGARH

Insured Name :	RAJENDAR	Insured DOB :	10/MAY/1954
Gender :	Male	Sum Insured :	300000
Mobile Number :	9897984061		
Proposal PED :	HYPERTENSION		

**Diagnostics Center Details**

Date of Appointment :	12/05/2012
State :	TAMIL NADU
City :	CHENNAI
Diagnostics Lab :	Hitech Diagnostic Centre - T Nagar
Lab Address :	#13, Dr.Nair Road, Opp. More Super MarketT.Nagar,
Lab Phone Number :	42938200 , 42938205

**Lab Remarks**

Lab Remarks :

Reports attached.... Hard copy is being sent thru the client

**Doctor Remarks**

User ID	User Name	Remarks Date	Remarks
SH7326	Dr.Rupali	5/11/2012 11:44:04 AM	Pre existing diseases are mentioned

PED Code	PED Desc	ICD Chapter Code	ICD Chapter Desc	ICD Block Code	ICD Block Desc	ICD Code	ICD Code Desc	Remarks
01	HEART DISEASES	01	01 - A00-B99 - Certain infectious and parasitic diseases	A00-A09	Intestinal infectious diseases	A00.1	A00.1 - Cholera due to Vibrio cholerae 01, biovir eltor	Exclusion for treatment of diseases related to CardioVascular System.
04	BRAIN,SPINAL CORD DISORDERS	03	03 - D50-D89 - Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	D60-D64	Aplastic and other anaemias	D60.8	D60.8 - Other acquired pure red cell aplasias	Exclusion for All Neurological and related Complications

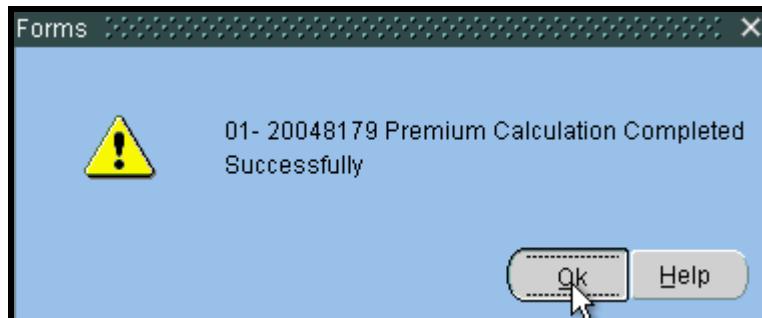
5. Likewise if there is no PED selected against an insured person, then the PED block is displayed blank as shown below:



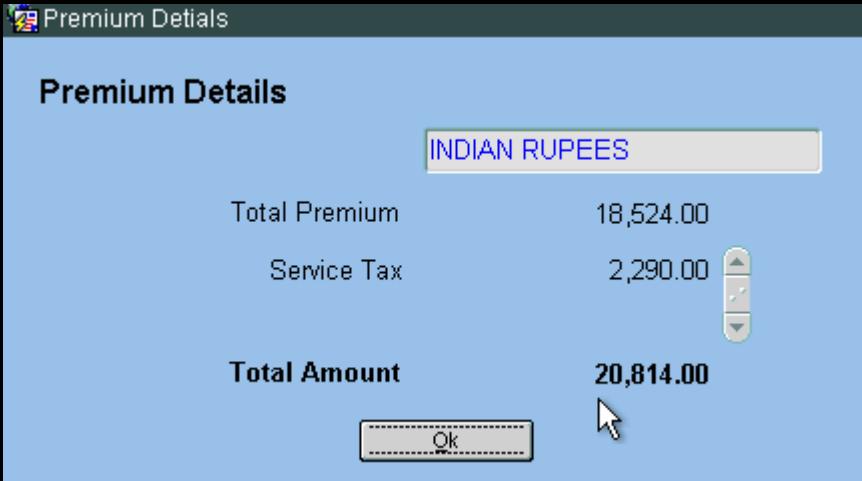
PED Code	PED Desc	ICD Chapter	ICD Block	ICD Code

	You are not allowed to create any records in this block.
---	--

6. Click 'Insured Person Dtls' button to navigate to previous screen.  
 7. Click 'Premium Calculation' available in the proposal screen. On clicking, the premium is calculated for the proposal. The system displays a success message as shown below:



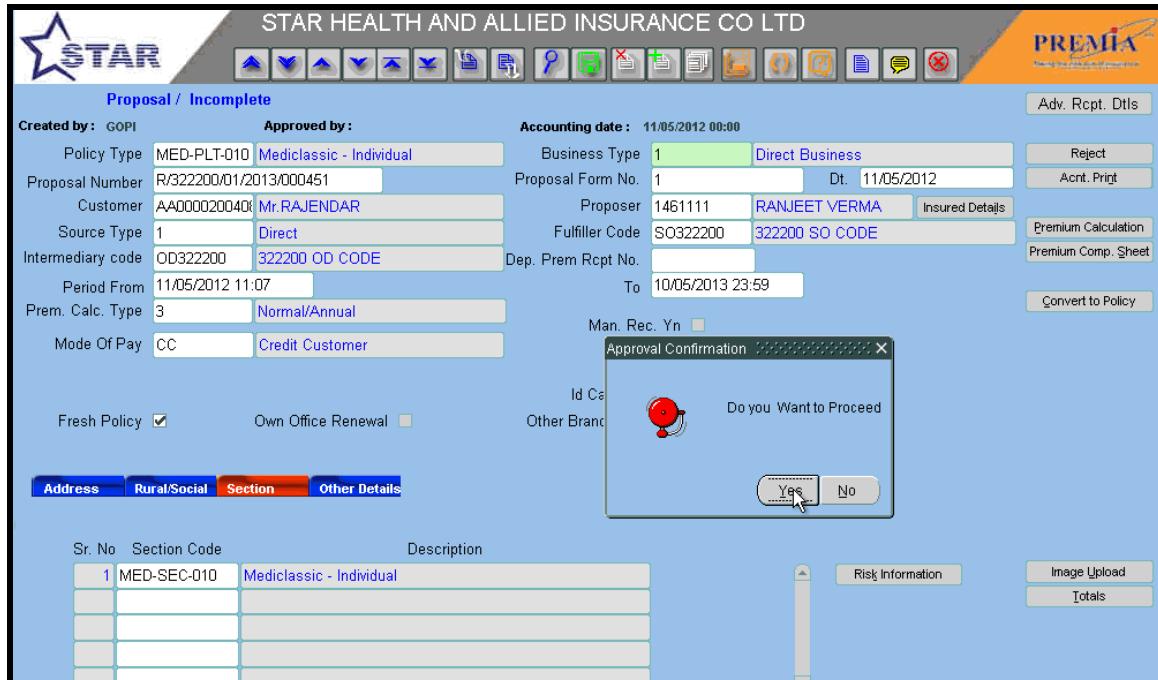
8. Click 'OK' to view the following 'Premium Details' screen:



Premium Details	
INDIAN RUPEES	
Total Premium	18,524.00
Service Tax	2,290.00
<b>Total Amount</b>	<b>20,814.00</b>

Premium details screen displays the total premium and total amount calculated for the particular quotation/policy. Click 'Ok' to go back to the main screen

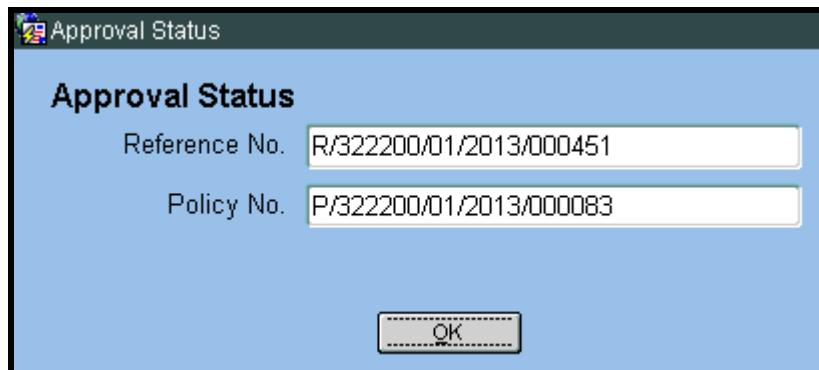
9. Click 'Convert to Policy' button as shown below:



The screenshot shows the STAR Health and Allied Insurance CO LTD software interface. The main window is titled 'Proposal / Incomplete'. It contains various input fields for proposal details such as 'Created by: GOPI', 'Approved by: MED-PLT-010 Mediclasic - Individual', 'Accounting date: 11/05/2012 00:00', 'Business Type: 1 Direct Business', 'Proposal Number: R/322200/01/2013/000451', 'Customer: AA000020040 Mr. RAJENDAR', 'Proposer: 1461111 RANJEET VERMA', 'Fulfiller Code: SO322200 322200 SO CODE', 'Period From: 11/05/2012 11:07', 'Dep. Prem Rept No.', 'To: 10/05/2013 23:59', 'Man. Rec. Yn: No', 'Premium Calculation', 'Premium Comp. Sheet', 'Convert to Policy' button, 'Mode Of Pay: CC Credit Customer', 'Fresh Policy: checked', 'Own Office Renewal: No', and 'Address, Rural/Social, Section, Other Details' tabs. A sub-dialog box titled 'Approval Confirmation' is overlaid, asking 'Do you Want to Proceed' with 'Yes' and 'No' buttons.

The confirmation dialog box is displayed as shown above.

10. Click 'OK' to proceed. On clicking, the 'Approval Status' window is displayed showing the Reference No and generated Policy No.



The screenshot shows the 'Approval Status' window. It displays the following information:  
**Approval Status**  
 Reference No. R/322200/01/2013/000451  
 Policy No. P/322200/01/2013/000083  
 OK

11. Click 'OK'. The proposal is converted to policy and the status of the proposal is highlighted and shown below:

STAR HEALTH AND ALLIED INSURANCE CO LTD

Converted / Complete

Adv. Rpt. Dtls

Created by: GOPI	Approved by: GOPI	Accounting date: 11/05/2012 00:00
Policy Type Proposal Number	MED-PLT-010 R/3222001/2013/000451	Business Type 1 Direct Business
Customer Source Type	AA000020400 1 Direct	Proposal Form No. 1
Intermediary code	OD322200 322200 OD CODE	Proposer 1461111 RANJEET VERMA Insured Details SO322200 322200 SO CODE
Period From	11/05/2012 11:07	Dep. Prem Rcpt No. 10/05/2013 23:59
Prem. Calc. Type	3 Normal/Annual	To Man. Rec. Yn <input type="checkbox"/>
Mode Of Pay	CC Credit Customer	
Id Card No 1461111-1		
Fresh Policy <input checked="" type="checkbox"/>	Own Office Renewal <input type="checkbox"/>	Other Branch Renewal <input type="checkbox"/>
<a href="#">Address</a> <a href="#">Rural/Social</a> <a href="#">Section</a> <a href="#">Other Details</a>		
Sr. No	Section Code	Description
1	MED-SEC-010	Mediclassic - Individual

Risk Information

Image Upload

Totals

## 12. Click Underwriting ➤ Policy Documents ➤ Policy Endorsement Preview

13. Enter the 'Policy No' to print the schedule as shown below:

14. Click 'Print' to print the schedule. A pop-up window is displayed as shown below:

<input type="radio"/> View	<input type="radio"/> Mail
<input type="radio"/> Print	<input type="radio"/> HTML
<input type="radio"/> File	<input checked="" type="radio"/> PDF
<input type="radio"/> Excel	<input type="radio"/> XML
<input type="radio"/> Publish and Subscribe	<input type="radio"/> PRN

Printer Name  

No of Copies



Logo Y/N  ParamList Y/N

File Name

15. Select the required option, the format in which the schedule needs to be printed.
16. Click 'Go'. The policy schedule generated in the required format is displayed as shown below:

<b>MEDI CLASSIC HEALTH INSURANCE POLICY (INDIVIDUAL) - SCHEDULE</b>									
<b>Policy No.</b>	: P/322200/01/2013/000083			<b>Previous Policy No.</b> :					
Proposer's Code	: 1461111			Issuing Office Code : 322200					
Proposer's Name	: RANJEET VERMA			Issuing Office Name : Star Test Office					
Address	: S/O SHRI DAUDAYAL VERMA , SARAY RAY , NEAR PAKKI SARAY ALIGARH			Address : No. 1, New Tank Street Nungambakkam CHENNAI					
Phone No	: --/9897984061/			Phone No : 18004252255					
E-mail Id	: --			E-mail Id : test.office@gmail.com					
Proposal date	: 11/05/2012			Fulfiller Code : S0322200 Sector : None					
Date of Inception of first policy	: 11/05/2012			<b>Name</b> : OFFICE DIRECT					
Renewal Year	: NEW			<b>Phone No</b> : 18004252255					
Receipt No	: 1130000213,1130000212			<b>E-mail Id</b> : test.office@gmail.com					
Date	: 11/05/2012,11/05/2012								
Premium	:Rs 18,524.00			Service Tax	:Rs 2,290.00				
Stamp Duty	:Rs 1.00			Total Premium	:Rs 20,814.00				
<b>Total Premium In Words</b> : Rupees Twenty Thousand Eight Hundred Fourteen Only									
<b>PERIOD OF INSURANCE</b>				FROM	: 11/05/2012 11:07:42			TO	: Midnight Of 10/05/2013
<b>Details of Insured Persons :</b>									
<b>No. of Persons Insured:</b> 2									
Sl. no.	Name	Sex	Date of Birth	Relationship with Proposer	Sum Insured (Rs.)	Cumu. Bonus (Rs.)	NCD (%)	ID Card No	Pre-existing Disease/s
1	RAJENDAR	M	10/05/1954	SELF	300000		0	1461111-68	
<b>PED :</b> Exclusion for treatment of diseases related to CardioVascular System. Exclusion for All Neurological and related Complications									
2	RANI	F	27/03/1957	SPOUSE	500000		0	1461111-69	
<b>PED :</b>									
<p>Hospital Cash : " In consideration of the additional premium paid this insurance provides for cash benefit of Rs.500/- for and every completed day of hospitalisation subject to a max of Rs.1500/- per hospitalisation and Rs3000/- per policy period. Subject to other terms and cond of the policy. For this purpose every completed day would mean every completed 24 hours. This extension would apply only following an admissible Hospitalisation Claim. Insured persons aged less than 21 years and more than 60 years are not entitled for this benefit. No claim for this extension shall lie with the company where the admission is for physiotherapy and/or any epidemic."</p>									
<p>Warranted that in case of dishonour of premium cheque(s), the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).</p>									
<p>Expenses relating to the hospitalisation will be in proportion to the room rent stated in the policy.</p>									
<p><b>Attached to and forming part of Policy No P/322200/01/2013/000083</b></p>									
<p><b>THE INSURANCE UNDER THIS POLICY IS SUBJECT TO CONDITIONS, CLAUSES, WARRANTIES, EXCLUSIONS ETC. ATTACHED.</b></p>									
<p><b>IMPORTANT</b></p>									
<p><b>IN THE EVENT OF HOSPITALIZATION OF INSURED PERSON, INTIMATION SHOULD BE GIVEN TO THE COMPANY IMMEDIATELY, HOWEVER, WITHIN 24 HRS FROM THE TIME OF ADMISSION.</b></p>									
<p><b>Toll Free No : 1800 425 2255 Email: support@starhealth.in Fax No: 1800 425 5522.</b></p>									
<p>In witness whereof the undersigned being authorized by and on behalf of the company has set his hand at Star Test Office on 11th Day of May 2012.</p>									

## Acronyms

Acronyms	Expansions
MOU	Memorandum of Understanding
MER	Medical Examination Report
PED	Pre Existing Disease
DMS	Document Management System
DOA	Date of Appointment
DOB	Date of Birth
ECG	Electrocardiogram
TMT	Treadmill Test
AO	Area Office
ZO	Zonal Office
CO	Corporate Office
IRDA	Insurance Regulatory Development Authority
ICD	International Classification of Diseases

End of Document